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Trust Marketing: More Than Just Bells and Whistles

The Trust Fiscal Year Switch — No Short Cuts, Not Much Fun

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TRUSTS & ESTATES

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Estate Planning and Administration Since 1904

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COVER

Trust marketing is more than just bells and whistles. This month we alert you to what is new and what is successful in the trust marketing field. Photo courtesy of The Meridian Group, Deerfield, Illinois.

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BPA

Commentary

Buying the Idea That Bankers Must Sell

"A lot of people went into banking because it's the one place that they thought they would never be asked to sell." So reports one trust marketer. If this is the case, those people are in for a rude awakening according to those most knowledgeable in the trust services field.

The most prominent trend in the marketing of trust services today is the growth of the "sales culture." This means getting more people in all levels of the trust department involved in the sales process, from the administrative and investment levels to those employees who have indirect contact with the customer.

"You have to make a commitment to sell," says Bob Johnson, senior vice president and manager of the Trust Division at Valley National Bank in Phoenix. "This is not an easy thing to do in a banking environment. You have to make employees understand that sales is a part of everybody's responsibility."

Johnson, who is interviewed in this month's issue, is also a member of the Board of Directors of the Bank Marketing Association. He says, "What we (trust departments) really have to do is become a sales organization. We have to be able to get out into the marketplace and convince people that we can provide the best service for them. Banks have not traditionally done that. It's not something that comes easily to a bank, but I think that's why we're seeing so much emphasis on sales culture."

"People are just realizing that it (the trust department) has to be operated like a business. If you're going to be successful, you've got to provide the best service and you've got to have an organization that can get out and market the service," says Johnson.

Obviously, the first step to marketing any service is to define your market. Professor Tom Stanley of Georgia State University and his collegues have attempted to do just that for what is the trust department's major client base, the affluent market. In this issue, Professor Stanley presents his findings from a recently completed study which show that there are at least four distinct segments in the affluent market. While Professor Stanley tells us that these four groups share common factors, he also tells us that each group utilizes various bank products to different degrees and a distinct strategy should be mapped out for approaching each group.

Also in this issue, Fran Micka of MTrust Corp in Dallas, Texas details a recent multi-client market research study of the small to mid-size employee benefits market in which MTrust Corp participated. She describes how MTrust's quest for more complete client information led to improved marketing techniques. ☐

Trends & Developments

Income Taxes Top Source of Revenue

Although there have been many changes in taxation, one aspect has remained constant — for the fourteenth consecutive year, income taxes have been the states primary source of revenue.

In fiscal 1986, income tax collections totaled $85.8 billion, while general sales and gross receipts tax collections provided $74.8 billion.

As a result, 29 states and the District of Columbia received revenue from income taxes, and 19 states received revenue from sales taxes.

Total state tax collections amounted to $228.1 billion in fiscal 1986, an increase of 5.6 percent over the $215.9 billion collected in fiscal 1985.

The largest percentage of increase occurred in insurance premium tax collections, which were up 25.8 percent. Property taxes experienced the second largest percentage of growth at 9.3 percent, while general sales and gross receipts tax collections came in third with 7.5 percent.

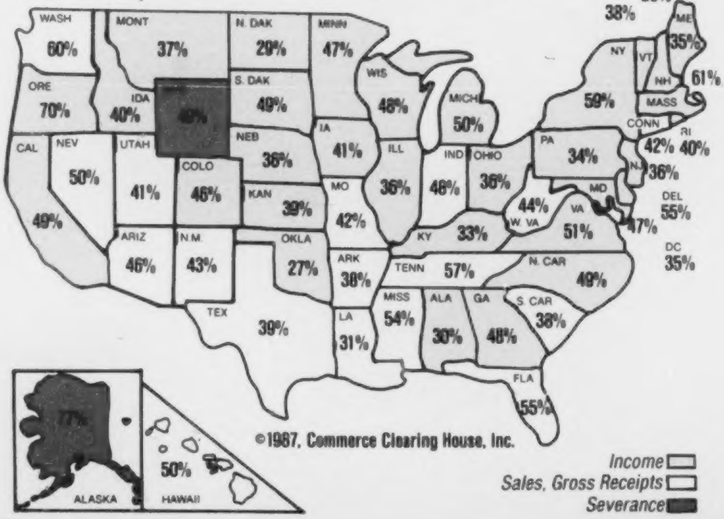
Other taxes that registered increased collections were alcoholic beverage taxes, motor vehicle license taxes, individual income taxes, motor fuel taxes and corporation net income taxes.

Tax revenues increased in the District of Columbia and 40 states from fiscal 1985 to fiscal 1986. The increases ranged from an insignificant amount in West Virginia to a high of 15.8 percent in Massachusetts.

The 10 states registering a decline in revenues were Alaska, Kansas, Louisiana, Minnesota, Montana, North Dekota, Oklahoma, Oregon, Texas, and Wyoming.

Nearly one-half of all state tax revenue was collected in California ($30.9 billion), New York ($22.7 billion), Texas ($11.1 billion), Pennsylvania ($10.7 billion), Illinois ($9.8 billion), Michigan ($9.3 billion), Florida ($9.8 billion), and Ohio ($9.1 billion).

Best Sources of State Revenue in Fiscal 1986



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IRS Scrutinizes Tax Returns for Fraud

If you think you can cheat on your taxes and get away with it, think again. The Internal Revenue Service knows what to look for when checking tax returns for fraud.

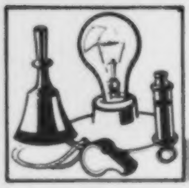
As far as the IRS is concerned, fraud may involve filing a false return in order to receive an undeserved refund, a tax return that is filed to evade tax payment, or attempted evasion and conspiracy to defraud. In addition, tax return preparers who advise a taxpayer to commit, or help commit fraud can also be found guilty of fraud.

Once fraud is suspected, the IRS must prove that the taxpayer understated his tax liability. To do this, they must show that the taxpayer is liable for tax, and has received, or had the right to receive, taxable income. Then they must prove that such income was underreported or deductions or credits were overstated. In addition, it must also be proven that such understatement was a deliberate intent to evade tax.

Certainly a failure to report the correct income may be the cause of mistake, inadvertence, reliance on professional advice, an honest difference in opinion, or negligence all of which the government does not consider a deliberate intent to defraud.

However, the IRS does consider the failure to report entire sources of income, such as tips, or specific items included in income such as dividends received, failure to report substantial amounts of income received, the concealment of bank accounts or other property, and the failure to deposit receipts to a business account, contrary to normal practices, an indication of possible understated income.

In addition, a substantial overstatement of deductions may constitute fraud and warrent a closer look at a taxpayer's return. The inclusion of un-



TRUST MARKETING

Courting A Segmented Market

Trust marketers should map out separate strategies for dealing with each of four different groups included in the affluent market

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The data for this study were derived by personal interviews with 165 individuals. These respondents were self-designated as the main or joint financial decision maker for their households. Financial decision maker refers to having the responsibility and authority to make patronage decisions concerning bank choice as well as financial product and service selection.

The sample was selected using a multistage design. First, neighborhood block groups each containing approximately 280 households were listed for a two county area. These block groups were then ranked according to median housing value. Next, the top two percent of the block groups (in terms of housing value) were assigned to each of the interviewers. Each interviewer was instructed to select every fourth household within each assigned area until his quota was met.

Interviewers made three attempts to solicit responses from each household selected. In cases where contact could not be made after three attempts, the household on either side of the originally selected household was substituted. Of those originally selected to complete the survey, approximately 9 percent refused to be interviewed, 38 percent were classified as either not at home/decision maker not available. Fifty-three percent of the respondents were from the original group selected. The other respondents were from substitute households.

The sample was deliberately limited to affluent neighborhoods. It was the purpose of the study to interview only those who would be classified as affluent. All respondents owned primary residences that had a market value in excess of $180,000. The study was conducted within a two county area that was adjacent to a large city located in the eastern part of the United States.

Respondents were asked to rate the desirability of 22 "upscale" financial service offerings that were categorized under seven headings. They were asked to make these evaluations in terms of a commercial bank offering these services. The five point desirability scale ranged from "very desirable" to "not desirable." Samples of the financial service offerings are given in Table 1. These items were selected after reviewing the literature that addresses the financial service needs of the affluent consumer.

> *The sample was deliberately limited to affluent neighborhoods. It was the purpose of the study to interview only those who would be classified as affluent.*

In addition to the desirability ratings, the respondents completed a series of questions dealing with their demographic characteristics. These questions included: age, education, sex, occupation, income, net worth, and the percentage of net worth that was inherited.

The ratings of the "upscale" financial service offerings were factor analyzed. Factor analysis is a technique that groups or summarizes variables together that exhibit common hypothetical characteristics. A factor analysis is commonly used in the creation of attitudinal scales. Table 1 illustrates the seven "upscale" financial service scales that were developed.

In order to construct several continuous variables, the item values were summed across respondents in the traditional scale construction fashion. The scale names, sample statements, factor loadings, and split half reliability coefficients are given in Table 1. The seven scales used in the study demonstrated moderately high reliability ranging from .41 to .81.

In an effort to categorize respondents into homogeneous groups according to their ratings of the "upscale" feature, a cluster analysis was undertaken. Cluster analysis is a technique that places individuals into groups possessing similar characteristics. The characteristics of interest in this study were the bank feature scales. The clusters were arrived at by grouping the two individuals who were closest in their ratings of the bank feaures along the seven scales, then the next closest and so forth until all respondents were clustered. The goal is to obtain groups with the maximum intergroup differences and the minimum intra-group differences. For marketers of financial services, this approach is particularly attractive when attempting to identify various consumer segments.

Table 1

Desirability Scales: Ratings Of "Upscale" Banking Features

Scale Name	Sample Feature	Factor Loading	Number of Features	Split-half Reliability Coefficient	Range
Investment Management and Advice	Asset Management	.69	4	.81	4-20
Personal Custody	Dividend collection	.68	3	.71	3-15
Immediate Access to Credit	A line of credit of $25,000 or more	.56	5	.42	5-25
Conservative Investments	Jumbo CDs	.61	2	.72	2-10
Fiduciary Services	Trustee	.83	2	.78	2-10
Private Banking	Offices with small bank/personal atmosphere	.45	3	.41	3-15
Traditional Credit Services	Home mortgages	.65	3	.48	3-15

Table 2

Mean Desirability Ratings By Clusters

	Cluster (Percent)				
"Upscale" Bank Feature[1]	I (31.1) Private Bank Prone	II (40.9) Traditional Affluent	III (7.3) Credit Prone	IV (20.7) Conservative Investor	TOTAL (100.0)
Investment Management and Advice	3.3 (2)[2]	2.6 (1)	3.9 (4)	3.7 (3)	3.2
Personal Custody	3.6 (2)	2.8 (1)	4.2 (4)	3.7 (3)	3.4
Immediate Access to Credit	2.4 (3)	2.2 (2)	1.9 (1)	2.6 (4)	2.3
Conservative Investments	2.5 (3)	1.6 (1)	2.6 (4)	2.3 (2)	2.1
Fiduciary Services	2.8 (2)	1.9 (1)	3.5 (4)	3.0 (3)	2.6
Private Banking	1.6 (1)	2.2 (2.5)	2.2 (2.5)	2.8 (4)	2.2
Traditional Credit Services	2.2 (2.5)	1.6 (1)	2.2 (2.5)	2.6 (4)	2.1

[1] A significant univariate F-ratio ($p < .001$) was found among cluster means for all seven bank feature categories.
[2] Numbers in (parentheses) refer to the desirability ranking across cluster. Ranks were computed from the cluster means for each desirability measure (with 1 the highest desirability ranking and 4 the lowest). For example, the traditional affluent cluster had the highest desirability rank for investment management and advice while the credit prone cluster had the lowest.

The data were analyzed using the backward profiling method. As an initial step, respondents were clustered according to their respective positions on the bank feature evaluation scales. After each respondent was categorized, an analysis of differences among the clusters in terms of demographic and socioeconomic variables was undertaken.

Results

The respondent's ratings of the desirability of bank features (see Table 1) provided the basis for identifying the clusters. Veldman's H Group hierarchial cluster program was used and generated the four group solution illustrated in Table 2.

The four group solution was appropriate because the marginal error increased significantly when a three group solution was examined. Also, the test of significance across the group in regard to the seven variables provided additional support for the four group solution. All among group univariate F-ratios for the seven desirability dimensions were significant at the $p < .001$ level.

Desirability of Features

The overall evaluations of the desirability of the features provide some interesting contrasts. Conservative investments, traditional credit services, private banking, and immediate access to credit were rated as more desirable than the other features, e.g., investment management and advice, personal custody services, and fiduciary services (see Table 2). However, it is important to note that although some common evaluations of the features were present, several significant differences separated the groups.

Based upon the mean values along the bank feature scales, each group was given a title. These titles reflect the distinct character of each cluster. These groups and the percent of the sample they represent are as follows: (1) private bank prone (31.1), (2) traditional affluent (40.9), (3) credit prone (7.3), and (4) conservative investor (20.7).

The *private bank prone* group rated the private banking feature as signficantly more desirable than any of the other groups. This is especially interesting because the sample as a whole rated this factor higher than most of the other features except conservative investments and traditional credit service. The items in the private banking scale included offices with small bank personal atmosphere, large safe deposit box, and private security vault for large items.

The private bank group also rated traditional credit services and immediate access to credit, i.e., credit line of $25,000 or more as more desirable than other features. The private bank atmosphere and credit needs of this group are congruent with the "upscale" service packages some financial institutions offer.

The *traditional affluent group* was so called because it demonstrated a need for many of the financial products and services that banks have traditionally offered their wealthiest clients. In a relative sense, this group had the highest desirability rating on five of the seven feature dimensions. These dimensions included investment management and advice, personal custody, conservative investments, fiduciary services, and traditional credit services. These evaluations reflect the needs of those clients that many bankers consider to be established wealth. Many of these products and services, such as management, custody, and fiduciary offerings, were designed to assist the wealthy conserve and protect their wealth.

The smallest group within the sample was given the title *credit prone*. This title is appropriate since the group had the highest desirability value on the immediate credit access dimension. Their desire for immediate credit is also significant in a nominal sense. Other features rated as desirable by this group were private banking and traditional credit services.

Interestingly, the credit prone group showed little interest in the wealth conservation and protection products and services offered by banks. This type of response pattern is typical of affluent people who have leveraged their high incomes and who also have relatively small net worths.

Those respondents in the *conservative investor* group rated conservative investments as the most desirable feature in relation to the other features. Only the traditional affluent group rated this feature as more desirable than this group.

For the typical member of the conservative investor group, features such as investment management and advice, personal custody, fiduciary services, private banking, and traditional credit services were significantly less desirable than the conservative investments offered by banks. Conservative offerings include: Jumbo CDs ($100,000 or more), savings certificates, and U.S. Treasury Bills.

The characteristics of the overall sample clearly reflect affluence (see Table 3). The typical respondent had an annual median household income of approximately $130,000. Nearly one third (32.3 percent) had net worths of one million dollars or more. Also, the sample contained many respondents who inherited 10 percent or more of the household's net worth.

Almost nine out of ten respondents (89.6 percent) were married, 67.8 percent had dependent children 18 years of age or younger. The median age of the group was 46. Nearly 80 percent were college graduates. Approximately one third of the respondents were female.

The sample respondents were classified into five occupational categories (see Table 4). Many of the respondents (36.3 percent) categorized themselves as

Table 3

Demographic And Socioeconomic Characteristics Of Clusters[1]

	Cluster (Percent)				
Characteristic[1]	I (31.1) Private Bank Prone	II (40.9) Traditional Affluent	III (7.3) Credit Prone	IV (20.7) Conservative Investor	TOTAL
Married	86.3	91.0	100.0	88.2	89.6
Dependent Children 18 years or younger (%)	60.7	86.9	33.3	52.9	67.8
Median Age (years)	45	42	52	52	46
College Graduate (%)	76.5	85.1	66.7	79.4	79.9
Annual Median Income (000s)	96.8	151.8	150	133.2	130.7
Net Worth of One Million Dollars or More (%)	23.5	41.8	8.3	35.3	32.3
Inherited 10% or More of Net Worth (%)	20	34.8	0	22.6	25.1
Male (%)	65	77	42	59	67

[1] A significant Chi Square value ($p \leq .05$, $X^2 \geq 7.82$, 3 d.f.) was found in regard to all cluster characteristics except marital status ($p > .05$).

Table 4

Occupational Characteristics Of Clusters

	Cluster (Percent)				
Occupation	I (31.1) Private Bank Prone	II (40.9) Traditional Affluent	III (7.3) Credit Prone	IV (20.7) Conservative Investor	TOTAL
Corporate Executive	29.4	41.8	41.7	35.3	36.3
Professional (MD, CPA, et. al)	23.5	13.4	8.3	14.7	16.5
Self-employed entrepreneur	21.6	25.4	16.7	20.6	22.8
Housewife	17.6	14.9	33.3	17.6	16.4
Retired	7.8	4.5	0	11.8	8

corporate executives, 16.5 percent were professionals. Only 13.6 percent designated themselves as self-employed entrepreneurs. Housewives made up 16.4 percent of the sample. Eight percent of all the respondents were retired.

Differences Among Groups

The groups differed from one another along several characteristic dimensions. The *private bank prone* group had a median age of 45 and an annual median income that was more than $30,000 below the average for the entire sample (see Table 3). Also, only 23.5 percent of this group had a net worth of one million dollars or more. Nearly one third of the entire sample (32.3 percent) were classified as millionaires. However, 20 percent reported that at least 10 percent of their wealth came from inheritance.

The private bank prone group, as a percent, had fewer corporate executives (29.4 percent), than the sample (36.3 percent). However, the group had a significantly higher percentage of its members in the professional category (23.5 percent) compared to the total (16.5 percent).

Although many members of this group held prestigious occupational positions and lived in exclusive neighborhoods, they had significantly lower incomes. One may speculate that in order to compete, that is, maintain a conspicuous standard of living congruent with other affluent consumers, this group leverages future income. This is not atypical for affluent people who have not yet reached the later stages of their financial life cycles. It is probable that they feel that a "private bank" environment is where professional treatment, personal interaction, empathy for credit needs and confidentiality are critical features in attaining large credit lines, mortgages, personal loans, etc. One might conclude that this group desires private banking because they view it as a productive and efficient system for accessing funds.

The *traditional affluent* group is the most unique of the sample. The typical member is significantly younger (42 years) than the average respondent. Over 85 percent have dependent children. They are also better educated, 85.1 percent are college graduates.

The wealth and income characteristics of the traditional affluent are quite unique. Their annual median income ($151,800) was more than $20,000 higher than the average for the sample, $55,000 higher than the private bank prone group. Over 42 percent were in the millionaire category. Also interesting, more than one third received 10 percent or more of their incomes from inherited sources. These wealth features are of particular notice when one considers the hypotheses that have been previously developed. Those individuals who have inherited a significant portion of their wealth are more likely than "new money" consumers to have knowledge, preference, and actual experience with traditional "upscale" bank offerrings. On five of the seven bank feature scales, the traditional affluent group had the strongest desire of the four groups considered. These features were classified as investment management and advice, personal custody, conservative investments, fiduciary services, and traditional credit services.

It is likely that those affluent customers who have earned most of their own wealth are not "socialized" or interested in the benefits of wealth preservation and protecting products and services.

These results indicated that a relationship exists between source of wealth and preferences for "upscale" features. Many of the features that were rated desirable by the traditionally affluent group reflect a desire to protect and preserve wealth. However, evidence contrary to the hypothesis that older affluent consumers are more interested than younger ones in protecting and preserving wealth emerged. The traditional affluent group, although the youngest of the groups, had the strongest desirability ranking for many protection and preservation products and services. It would appear that source of wealth is more important in explaining preferences for "upscale" bank features than age or life cycle. Alternatively, it is speculated that respondents in other groups are less likely to be socialized in the offerings provided the affluent by the trust and investment areas of commercial banks.

The *credit prone* group was older than the typical respondent (52 vs. 46 years of age). Also, its annual median income was significantly higher ($150,000 vs. $130,700) than the figure for the entire sample. Although the group's income was higher than average, only 8.3 percent indicated having a net worth of one million dollars or more. Also, none of the respondents of this group indicated receiving 10 percent or more of their wealth from inheritance. Another unique feature of the credit prone group was the fact that 58 percent of its members were females. One third of its members designated themselves as housewives.

The credit prone and private bank groups are somewhat similar in terms of their credit and private banking preferences. However, they are distinct in several ways. The credit prone group had greater desire for immediate credit access than any of the other groups. Both showed a moderate interest in traditional credit services. The private bank prone group rated private banking more desirable than the credit prone group did. However, in a nonimal sense, both felt this service was desirable. But the most unique feature of the credit prone group was its strong lack of desire for many "upscale" offerings, e.g., investment management and advice, personal custody, conservative investments, and fiduciary services.

It is a plausible hypothesis that the lack of interest on the part of this group in traditional upscale features is associated with its source of income and wealth. It is likely that those affluent consumers who have earned most of their own wealth are, as previously mentioned, not "socialized" or interested in the benefits of wealth preservation and protecting products and services. Alternatively, it may be that this group's relatively smaller net worth gives them the self-perception that "I am too small for upscale trust and investment bankers to be interested in me."

It is also possible to speculate that this group's interest in immediate credit access is a direct function of their smaller than average net worth and higher than average income. Income is leveraged perhaps more than their asset base. Corporate executives are frequent and heavy borrowers and this borrowing is often associated with the purchase of tax shelters.

The conservative investor group shows significantly less interest in the seven features than the sample as a whole. In both a relative and nominal sense, conservative investment features are desirable. This lack of interest in the features may be attributed to the fact that many in this group are in the later stages of their financial life cycles. Also, over one third of this group (35.3 percent) were millionaires. Some may feel that they have already "made it" financially. Except for conservative investments, financial products and services may not be very appealing to this group. At this later stage of their financial life cycle, these consumers may wish to protect and conserve their wealth. But they don't show an interest in allowing a commercial bank to provide trust and investment services. It may be that the group prefers to invest and manage its own investments.

Strategic Implications

The results of this study support the contention that the affluent market is made up of several segments. Four distinct segments were identified. It is likely that the affluent market is composed of even more segments than this number. This is plausible since the respondents to this study lived in similar suburban neighborhoods where occupational characteristics as well as age and income were somewhat homogenous. Future research should consider other possible segments that may be found to exist in wealthy urban areas, affluent resort and retirement communities, as well as affluent rural areas.

Although four distinct segments were identified, several common factors were found. In spite of differences in the relative ranking of upscale features, in a nominal sense, all segments had a desire for credit products and services, private banking, and conservative investments. Given the intensity of their desire for credit, one would speculate that credit products and services can be used in attracting affluent prospects and retaining current customers. The results also point out that private banking in concert with high credit lines, traditional credit services, and possibly high yield money market instruments will provide a very attractive promotional theme.

Satisfy Credit Needs

Private banking should be promoted as a vehicle for satisfying credit needs. A credit application, including a financial statement, should be used as part of the membership requirements. Memberships will be granted to those who qualify in terms of income and/or net worth, as indicated in their financial statements. The affluent consumer's need for credit should be exploited by commercial banks. That is, banks should provide innovative credit products and services to those who are willing to adopt other upscale offerings, such as investment management, custody, and trusts. Financial statements that are required for credit lines will provide the bank with important insights into the asset composition and corresponding financial service needs.

> *Private banking should be promoted as a vehicle for satisfying credit needs. A credit application, including a financial statement, should be used as part of the membership requirements.*

Different Needs

The type of credit products and services are likely to differ among the clusters identified. For example, Cluster I (Private Bank Prone) may be using credit to maintain its social position among its more affluent neighbors. Thus, this group leverages future income. However, one in four are in the millionaire category. This may be a good target market for banks who are willing to loan money to those who may develop a desire for other upscale products and services, such as trusts and investment management. It is plausible to assume that many members of this group as they pass into the later stages of their financial life cycles will accumulate even greater wealth. These "credit types" can be cross sold other offerings as their credit needs give way to preservation and protection needs. However, this group is at present interested in both innovative credit lines as well as home mortgages. Therefore, private banking promotions emphasizing these features will likely be productive in attracting this group.

The second group (Traditional Affluent) is unique in that it has a desire for all of the features considered. It is likely that this desire was developed through its family's experience with upscale bank features. One may speculate that those who have been directly exposed to the offerings of trust and investment departments are more likely to be positive in their view of these features.

The traditional affluent may not be a prime target for customer development strategies. It is likely that many of the members of this group have already established strong financial service patronage habits with a particular institution. Nevertheless, efficient private banking and credit offerings, such as a creative mortgage, may provide an impetus for changing banks.

The third cluster (Credit Prone) is likely to respond to promotional themes emphasizing rapid access to funds. This group was more negative than any other in regard to products and services which can be classified as traditional upscale offerings. This may be directly attributed to the fact that none of its members inherited a substantial part of their wealth. One may speculate that this group has not been socialized in the benefits of offerings by trust and investment departments. Alternatively, its members may not perceive a need for such services because of their relative low net worth. It would appear that this group is not a primary target for trust and investment products. The members of this group are, however, likely to be important credit customers.

The fourth group (Conservative Investor) is the least interested of the groups in most of the features. It would be more difficult for banks to encourage the members of this group to change patronage habits. This is typical of older, affluent people. However, private banking themes emphasizing conservative investments, as well as selective credit instruments, may be viable in this regard. ☐

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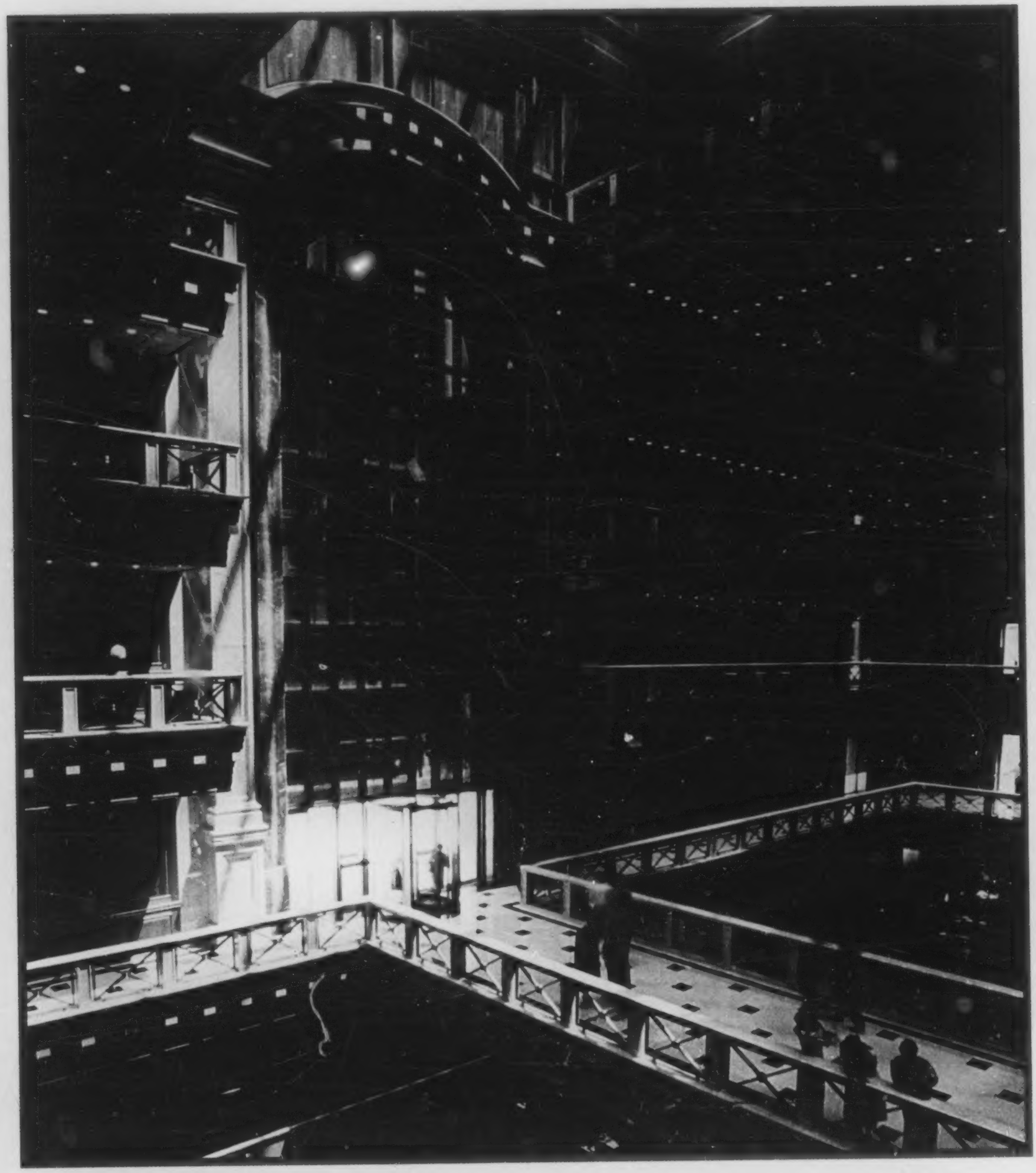

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1988 Directory of Trust Institutions

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Trust Titles & Abbreviations

The titles and abbreviations below are used in the alpha/geo section, which begins on page 60. In each entry, the value of trust assets of the institution is identified by the symbol, **Tr$**. *Unless followed by the symbol,* **(Book)**, *the asset figure represents market value of securities in estates, personal and pension trusts, and managed agency accounts. The* **(Book)** *symbol after an asset figure indicates that the number is based on book value.*

Accnt	Accountant
Accts	Accounts
Actg	Acting
Admin	Administration
Adm	Administrative/or Administrator
Agcy	Agency
Agr	Agricultural
An	Analyst
Asst	Assistant
AsstCsh	Assistant Cashier
AsstGM	Assistant General Manager
AsstSec	Assistant Secretary
AsstTO	Assistant Trust Officer
AsstVP	Assistant Vice President
AssocTO	Associate Trust Officer
Atty	Attorney
Bd	Board
Br	Branch
★	Capital City
Csh	Cashier
Chm	Chairman
Ch	Chief
CEO	Chief Executive Officer
Com	Committee
ComTrF	Common Trust Fund
Comp	Comptroller
Conslt	Consultant
Co-ord	Co-ordinator
CTF	Corporate Trust Fund
CTO	Corporate Trust Officer
CorpTr	Corporate Trusts
Coun	Counsel
Ct	Court
Cust	Custody
Dept	Department
Dev	Development
Dir	Director
EmplBen	Employee Benefits
Eq	Equities
EPO	Estate Planning Officer
EstSettlmt	Estate Settlement
Est	Estates
EstO	Estate Officer
ExecVP	Executive Vice President
FM	Farm Manager
FRO	Farm Relations Officer
FBO	Fiduciary Business Only
Fin	Finance
FPO	Financial Planning Officer
FI	Fixed Income
GM	General Manager
GTO	General Trust Officer
Gp	Group
Gdnshp	Guardianship
Hd	Head, Overall Trust Activities
Ind	Individual
InstInv	Institutional Investments
Inv	Investment
InvAn	Investment Analyst
InvCom	Investment Committee
IM	Investment Manager
IO	Investment Officer
Liv	Living
Mgt	Management
Mgr	Manager
MngDir	Managing Director
Mktg	Marketing
Mtgs	Mortgages
NatAssn	National Association
Nb	New Business
Np	Not for Publication
O	Officer
Opers	Operations
PenTO	Pension Trust Officer
PersTr	Personal Trusts
PersTO	Personal Trust Officer
Plng	Planning
Ptfol	Portfolio
Pres	President
Prob	Probate
P/S	Profit Sharing
Prop	Property
PR	Public Relations
RE	Real Estate
Reg	Regional
Rep	Representative
Res	Research
Sfkpg	Safekeeping
Sec	Secretary
Secur	Securities
Sr	Senior
Svcs	Service
Stk	Stock
Supt	Superintendent
Supv	Supervisor
TxO	Tax Officer
Taxes	Taxes
T&T	Title & Trust Business
Trans	Transfer
Treas	Treasurer
TrAdm	Trust Administrator
Tr$	Trust Assets
Tr/o$	Trust Assets Over
Tr/u$	Trust Assets Under
TBDO	Trust Business Development Officer
TDP	Trust Data Processing
TrCom	Trust Committee
TrCoun	Trust Counsel
TrInvO	Trust Investments Officer
TO	Trust Officer
TrOpers	Trust Operations
TOpO	Trust Operations Officer
TREO	Trust Real Estate Officer
TrRep	Trust Representative
T&E	Trusts and Estates
VP	Vice President

26th Annual

1988 Directory of Trust Institutions

On the following pages are listed over 5,000 Bank & Trust Departments located throughout the United States & Canada. Included are the name, address, zip code and phone number of each bank in alpha/geo order.
You will also find the name and title of each principal trust and estate planning officer.
Most entries list the value of the bank's trust assets.

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TrOpers: Lorraine Simmons

Birmingham

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EmplBen,CorpTr: C. Clark Collier, SrVP&TO
TrInv: John H. Goff, Jr., SrVP&TO
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TrOpers: J. Jenkins, AsstVP&TO

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501/946-3551
Hd: Warren A. Jennings, VP&TO

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CorpTr: Judy Braswell, AsstTO
Opers: Pam Bradley, Supv

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TBDO: Sonia Houle, AsstVP
EmplBenMgr,TBDO: Kenny Lee Adams, VP&TO

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415/445-4267
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TrInv: Ed Turner, AsstVP&TrInvO
EmplBen: Ann Barden, TO
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BusTr&Inv: Alan Kizor, SrVP
HdNoCAL: William L. Timoney, AssetMgtVP
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WFIndAdvSubOper: Robin S. Midkiff, SrVP

WESTERN FINANCIAL TRUST COMPANY
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415/495-6767 Tr$7 Mil
R. H. Morton, Pres

San Jose

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40 S. Market St. 95113
408/993-9100 Tr$50 Mil
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PersTr: Sandra Jarvis, AsstVP&TO
CorpTr,EmplBen: Helen Zachary, AsstVP&TO
TrOpers: Ray Fallahay, TOpO

BANK OF THE WEST-SAN JOSE
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408/998-6867 Tr$219 Mil
(Branch in Los Angeles)
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PersTr: Paula Rouleau, VP&TO
TrInv: Joseph Hefner, VP&TrInvO
EmplBen: Debra Reed, AsstVP&TO
TrOpers: Charlotte Miller, VP&TO
Nb: Janice Del Fiacco, VP&TO

CALIFORNIA COMMERCE BANK
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408/286-2660 Tr$40 Mil
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Admin: James Lester, AsstVP
TrInv,EmplBen: Arthur M. Soltan, VP&TO
PersTr: Kathleen Sorrell, TO
TrOpers: Charmaine Griffin

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Nb: William H. Hardy, VP

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Phil F. Persson, VP&TO

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TrOpers: Susan Kealey, VP&TO
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415/348-0282
Mgr: Peter S. Kimball, VP

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EmplBen: Ray Haynes, VP
TrOpers: G. Robert Izett, TOpO
TrInv: T. C. Casey, SrVP&TO
TrCoun: Wayne Condict, VP
Nb: G. Andy Bailard, VP

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RE: Eldon D. Shiffman, AsstVP&REMgr

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PvtTr: Arlin E. Wilson, VP
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1001 State St. 93101
805/564-2850

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Prob,PersTr: Evelyn Parsons, AsstVP
EmplBen: Kerry Hull, TO

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PersTr: L. Chojikian, VP&TO
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TrOpers: Faith Riddle, VP

Santa Rosa

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TrOpers: D. M. Griffay, AsstVP
EmplBen: J. C. Donlon, AsstVP

Ventura

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(Branch of Santa Barbara)
Alfred Virgilio, SrTO

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CorpTr: Susan Early, TO
TrOpers: Rhonda Krupansky, VP
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TrInv: James M. Desmond, AsstVP&TO
PersTr: Paula D. Poller, AsstVP&TO
TrOpers,CorpTr: David L. Steele, TOpO
TrMkt,EmplBen: J. Scott Chambers, TMO

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IndScvs: Robert M. Starks, SrVP
PersTr: Wm. S. Corrigan, Jr., VP
Prob: Sharon K. Schreiber, VP
EmplBen,CorpTr,Nb: Richard S. Harwood, VP
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INVESTMENTS:
Hd: John D. B. Gould, SrVP
TrInv,ComTrF: G. Raymond Miller, VP

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303/636-1361 Tr$97 Mil
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PersTr: Terry P. Coffelt, VP&TO
TrInv: Claudia A. Kelsey, TrInvO
TrOpers,CorpTr: Edwin L. Pounds, TOpO

Delta

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June Calhoun, TO&TOpO

★ Denver

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Donald Sprenger, VP&ActMgr

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303/893-3456 Tr$236 Mil
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TrAdmin: Tom Gordon, VP&TO
PersTr: Harlan Cyphers, VP&TO
CorpTr: Ken Buckius, VP
TrInv: John Campbell, TrInvO
EmplBen: Daniel Rich, VP
TrOpers: Bill Kuts-Cheraux, VP

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303/893-1862 Tr$820 Mil
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Hd-TrDept: Erik S. Taylor, VP
PersTr: Joann G. Ward, VP&SrTO
CorpTr,EmplBen: Ronald G. Wendel, VP
TrOpers,TDP: Gary C. Cunningham, VP
Nb: Irving Berlau, VP

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303/861-2111 Tr$97 Mil
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John T. Waltershausen, VP&TO
John E. Lawrence, SrVP&TO
Bruce C. Harbison, TO
Jan L. Lukehart, TOpO
Dennis N. Whitmer, TO

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P.O. Box 5586TA 80217
303/292-4000 Tr$750 Mil
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PersTr: John Lowrimore, VP&TO
CorpTr,TrOpers: Steve King, VP&TO
TrInv,ComTrF: Greg McNichol, VP&TrInvO
EmplBen: William Gillespie, VP&TO

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Hd: John M. Butler, Pres
Nb: Kenneth J. Ruder, VP

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303/759-4711 Tr$65 Mil
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Cheryl Welsh, TO
TrOpers: Cathy Harper, AsstTO

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303/293-5755 Tr$3.6 Bil
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CorpTr: James R. Cowgill, SrVP&TO
EmplBen: Edward S. Claunch, VP&TO
TrOpers: Roberta L. Butterly, VP&TO
PtfolMgtMgr: William F. Scott, VP&TO
PvtBk&PersTrMgr: Sherry W. Featherstone, SrVP&TO

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303/744-2944 Tr$1.2 Bil
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Nb,PersTr,CorpTr: Robert M. Phares, VP&TO
TrOpers: Mary Coskey, VP
EmplBen: Mark Kelley, VP
Nb: John Canavan
TDP: Kevin O'Brien

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Marianne LeBois, AsstTO

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EmplBen: Paul Maxwell, VP
TrInv: John Roath, Dir
TrOpers: Ritis S. Skinner, SrVP&COO
Nb: Wendy A. Tenzyk, MktgDir
TDP: Cathy Schmit

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1635 E. Colfax Ave. 80218
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TrInv,ComTrF: E. W. Hodge, VP&TO
TrOpers: Paulette Zlab

UNITED BANK OF DENVER
1700 Broadway 80274
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TrOpers: Tim Kenczewicz, VP

Englewood

FIRST INTERSTATE BANK OF ENGLEWOOD,NatAssn
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EmplBen: Michelle Sullivan, TO
TrOpers: Bernecia Weart, TOpO

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PersTr: Debbie Patterson, TO
TrInv: Don Taylor, TO
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CorpTr: Cinda L. Smith, TO
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Discretionary Trust Assets: This figure should reflect the market value of employee benefit, personal trusts, estates, and managed agencies over which each institution exercises investment discretion as reported to the F.D.I.C. on the "Annual Report of Trust Assets".

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EmplBen: James DeGuire, VP&PenTO

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Scott Rhoads, AsstVP&TO

FARMERS & MERCHANTS BANK
P.O. Box 495 62626
217/854-3151 Tr$3 Mil
Hd: Philip A. Williams, Pres&TO
Doris Gagnor, TO&VP

Carmi

THE NATIONAL BANK
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618/382-4136 Tr$1 Mil
Hd: Richard Roser, VP&TO
Dee Bratton, AsstTO

WHITE COUNTY BANK
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618/382-4115 Tr/u$1 Mil
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Beverly J. Walker, TO
Thomas Chasteen, AsstTO

Carthage

MARINE TRUST CO.
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217/357-3151 Tr$5 Mil
Hd: Barbara G. Allen, VP&TO

Casey

THE BANK OF CASEY
101 W. Alabama, P.O. Box 98 62420
217/932-4021 Tr$1.0 Mil
Hd: Robert E. Seed, TO
Caralee Swick, AsstTO

Centralia

MAGNA TRUST COMPANY
140 S. Locust St. 62801
618/533-2711 Tr$42 Mil
(Trust Office of Belleville)
CtrMgr: Robert G. Cady, SrVP
Rick G. Emery, AsstVP
Janet B. Winkeler, AsstTO

OLD NATIONAL BANK
235 N. Elm St. 62801
618/533-7100 Tr$43.5 Mil
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EmplBen: Daniel J. Laquet, AsstTO
TrOpers: Florence Peters, AdmAsst

Cerro Gordo

THE AMERICAN BANK
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Betty Zeedyk-Justice, TO
TrAdmin: Jim Mueller

CHAMPAIGN NATIONAL BANK
P.O. Box 250 61820
217/351-2751 Tr$110 Mil
Hd,TrInv: Robert J. Cochran, SrVP&TO
PersTr,FarmDeptHd: R. Thomas Heinhorst
Sandra Moore
Fran DeMaris
Rhea Lawrence
Charles A. Rutan
EmplBen: Kevin Waspi
TrOpers: Mary Ellen Cook
Farm: Gerald Bauer, FM

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TrOpers: Becky M. Goddard, TrAdm

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PersTr,EmplBen,Est: Thomas K. Tresslar, VP&TO
PersTr,Est,Tx: Betty Schultz, VP&TO
PersTr,CorpTr,Tx: Mary R. Millage, TO
PersTr,Farm: William Dieker, VP&FM
Nb: Daniel Eaton, VP&TO
EmplBen,TrOpers: Karen K. Goble
Farm: Mark Wetzel, FM

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217/351-1600
(Branch of Springfield Marine Bank, Springfield)
Hd: William E. Gleason, Jr., CFP,VP

Charleston

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EmplBen: Patricia Chesser, AsstTO
Farm: Ronald Pierce, AsstVP&FM

Chatsworth

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James E. Rebholz, ExecVP&TO
ComTrF: Priscilla Agner, AsstTO
William J. Krones, AsstTO

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BANK OF CHENOA
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815/945-2311 Tr$2.5 Mil
Hd: Jack Keefer, Pres&TO

Chicago

AETNA BANK
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312/935-6000 Tr$5 Mil
TrOpers: Mario Gotanco, AsstTO

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Hd: Denise Lara

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TrCoun: Peter R. Monahan, ExecVP&TO
PersTr: Sally Doubet Kine, AsstVP
TrInv: Michael Karnes, VP&TrInvO
TrOpers: Christopher Ward, AsstVP
LandTr: Brenda Helms Porter, LandTO

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312/661-6982 Tr$11 Bil
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PersTr,ComTrF: Alan C. Newman, VP
CorpTr: Richard Y. Guthrie, SrVP
InvMgtGp: John R. Tilton, SrVP
EmplBen: Thomas P. Michaels, VP
TrOpers: Charles D. Glendenin, VP
Nb: R. Szejner, VP

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1825 W. Lawrence Ave. 60640
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PersTr: Loretta A. Lelis, AsstVP
EmplBen: Jackie Knutson
TrOpers: Helen Younan
Nb: Martin S. Edwards, VP&LandTO

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Mrs. Patricia C. Rounsaville, TO

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312/881-2356 Tr$119 Mil
(Branch in Matteson)
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SrInvMgr,EqTrF: William F. Guth
EmplBen: Linda S. Kirby, VP&TO
Prob,PersTr,CorpTr: Earl Nagel, TO
TrOpers: Cheryl Tenhoor
LandTr: Patricia A. Ralphson, LandTO

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312/836-6500 Tr$400 Mil
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CorpTr,EmplBen: Lawrence E. Hoffman
TrInv: Ronald E. Heithoff
TrOpers: William Uher

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312/873-8800 Tr$75 Mil
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TrAdm,TrOpers: John J. Hennigan, AsstTO

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PersTr: Charles G. Dalton, SrVP
CorpTr: Charles E. Weitfuss, CTO
TrInv: A. Vincent Agnew, SrVP
ComTrF: Hubert A. Adams, VP
EmplBen: Robert K. Krogman, VP
TrOpers: Quentin L. Hardisty, VP
Nb: Alan B. Shidler, DirMktg
TDP: Jack Carroll, TO

THE CHICAGO-TOKYO BANK
40 N. Dearborn St. 60602
312/236-1200
Hd: Dominic Petitti, VP&SrTO

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Land Trust Department
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312/283-3700, Ext. 326
Hd: Barbara A. Bernardini, TO

COMMUNITY BANK & TRUST CO. OF EDGEWATER
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312/769-2100
Hd: Kendon T. Birchard, TO

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Hd,InvMerchBk: William L. Gunlicks, ExecVP
Hd,PersSvcs: Edward D. Higgins, SrVP
InvMgt,BusDev: Raymond O. Wicklander, Jr., VP
EmplBen: James J. Nemec, Jr., SrVP
PersBusDev: D. Nicholas Manocheo, VP
PersAdm: Thomas A. Dean, VP
PersInv: Lynwood J. Larson, VP
TrOpers: John M. Busscher, SrVP

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312/664-5200 Tr$11 Mil
Hd: Alex M. Vercillo, Pres
Rose Trulis, TO

DEVON BANK
6445 N. Western Ave. 60645
312/465-2500 Tr$6.5 Mil
Hd: Peter A. May, TO

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312/977-4570 $25 Mil
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PersTr: Patrick Savage, VP
TrInv: Victor Chigas, SrVP
EmplBen: Marvin C. Johnson, VP

DROVERS BANK OF CHICAGO
1542 W. 47th St. 60609
312/927-7000 Tr$175 Mil
Hd,EmplBen: John Hommel, VP,SrTO&TrCoun
PersTr: Robert Roszyk, VP&TO
TrOpers: Richard A. Block, VP&SrTOpO
TDP: Douglas R. Burmeister, AsstVP&TOpO

EXCHANGE NATIONAL BANK OF CHICAGO
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312/781-8051 Tr$80.76 Mil
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TrCoun: Michael D. Goodman, 1stVP
TrAdmin: Frank Saporito, AsstVP
TrOpers: Beth Prohaska, AsstVP

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INSTITUTIONAL SERVICES (Chicago, London, Atlanta, Dallas, Scottsdale, New York):
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7601 S. Cicero 60652
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111 W. Monroe St. 60690
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Bond: Jarvis Spreng, VP
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312/785-1000 Tr$235 Mil
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PersTr: Mary E. Pepera, AsstVP,TO&AsstMgr
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Prob,LandTr: Malcolm Campbell, TO
EmplBen: Robert J. Ferrari, VP&TO
Karen Iseminger, TO
Nb: Mary L. Roemer, AsstSec

HYDE PARK BANK & TRUST CO.
1525 E. 53rd St. 60615
312/752-4600
Hd: Edward Maci, SrVP&HdCsh

ILLINOIS STATE BANK OF CHICAGO
300 S. Michigan Ave. 60604
312/939-3900
Hd: Robert L. Woods, Pres

INDEPENDENCE BANK OF CHICAGO
7836 S. Cottage Grove Ave. 60619
312/487-3700 Tr/u$1 Mil
Georgann D. Manning, VP&AsstTO

JEFFERSON STATE BANK
5301 W. Lawrence Ave. 60630
312/777-4433
Hd: Penelope Jackson

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605 N. Michigan Ave. 60611
312/787-1900 Tr$600 Mil
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TrAdm: E. O. Nertewitz, VP
R. A. Cosentino, VP
R. M. Skowronski, VP
M. A. Patek, TO
TrInv: Michael B. Westberg, SrVP&IO
K. A. Zubeck, VP
R. K. Brodie, IO

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312/525-2180 Tr$120 Mil
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EmplBen,ConGdnshp: Gordon R. Reinhard, AsstVP&TO
TrOpers,EmplBen: Chloe Arlan, VP&TO
Nb,Prob,LandTr: James E. Polites, Jr., TO
LandTr: Christine Lamoureaux, AdminAsst
Nb: Michael Neyman, NbO

LA SALLE NATIONAL BANK
135 LaSalle St. 60690
312/443-2000 Tr$800 Mil
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PersTr: John P. Crean, VP
CorpTr: Roland K. Weber, SrVP
ComTrF,TrInv: Bentley M. Myer, VP
EmplBen: James F. Sullivan, SrVP
TrOpers: Wallace L. Bruhnke, VP
Nb,PersTr: Peter R. Frye, VP

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PersTr,EmplBen: Donald R. Bonistalli, AsstVP&TO
LandTr: Nancy Rodighiero, TO

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PersTr: M. E. Cheney, AsstTO
TrOpers: Andrew S. Zdunek, AsstVP

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(Land Trust Only)
3052 W. 111th St. 60655
312/445-4500

NORTHERN TRUST BANK/O'HARE,N.A.
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312/693-5555
Hd: Ruth E. Prellberg, TO

NORTHERN TRUST CO.
50 S. LaSalle St. 60675
312/630-6000 Tr$27.1 Bil
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DptyHd,PersFinSvcs: Van R. Gathany, ExecVP
TrInv&ComTrF: William F. Bahl, SrVP
InterstateSubsidiaries: Barry G. Hastings, ExecVP
CorpFinSvcs: Jeffrey H. Wessel, ExecVP
TrOpers: James J. Mitchell, SrVP
CorpTr: Corinne E. McClintic, VP

NORTHWEST NATIONAL BANK
3985 Milwaukee Ave. 60641
312/777-7700 Tr/o$100 Mil
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Nb: Keith C. Ericksen, VP&TO
EmplBen: Waltraud Kleim, TO
TrOpers: Carol Oshinski, TOpO
LandTr: Andrew H. Dobzyn
Nb: Michael Rosenberg

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Barbara Clevenger, VP&AsstSec
Phyllis M. Kutta, VP&AsstSec
Phyliss Robinson, VP&TO
June M. Alter, TO&AsstSec
Martha E. McHugh, TO&AsstSec
LandTr: Daniel Wlodek

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9200 Commercial Ave. 60617
312/768-1400 Tr$5 Mil
Vincent Lipetzky, Pres

STEEL CITY NATIONAL BANK OF CHICAGO
3030 E. 92nd St. 60617
312/768-1900
Hd: Marilynn J. Divine
LandTr: Pamela Cernetic, AsstTO

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Sears Tower 60606
312/876-4400 Tr$600 Mil
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PersTr,TrOpers,TDP: James A. Harris, SrVP
CorpTr: John Schmeltzer, CTO
EmplBen: William Harty, TO
TrInv: Daryl Waszak, VP
TrOpers: Denise Hubbard, AsstVP
Nb: Deborah L. Brown, VP

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1030 Dixie Hwy. 60411
312/754-2500 Tr$3.5 Mil
Hd: Tassie Kouchis, TO

FIRST NATIONAL BANK IN CHICAGO HEIGHTS
P.O. Box 550 60411
312/754-3100 Tr$16 Mil
Hd: Patrick H. Spina, AsstVP&TO
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Chrisman

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TrInv,TrOpers,EmplBen: David Augustyn, VP&TO
LandTr: Carol Weber, AsstVP&TO
PersTr: Joanne Powell, TO
Nb: David Karmis, VP

FIRST NATIONAL BANK OF CICERO
6000 W. Cermak Rd. 60650
312/656-3000 Tr$65 Mil
Hd: J. Frank Daly, SrVP
TrOpers: David J. Spjewak, SrVP

Clinton

FIRST NATIONAL BANK AND TRUST COMPANY OF CLINTON
P.O. Box 191 61727
217/935-2148 Tr$2 Mil
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PersTr: Sharon L. Gee, VP&AsstTO

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217/935-3144 Tr$27 Mil
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Nb: Richard Howell, FM&AsstTO
TrOpers: Gail L. Nunnery
TDP: Marcia L. Millman

Collinsville

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(Subsidiary of United Missouri Bancshares, Inc.)
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618/344-4000 Tr$12 Mil
Hd: Jeffrey C. Slater, VP&TO

Columbia

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P.O. Box 209 62236
618/281-4102
Hd: David A. Asselmeier, Pres&TO
Kenneth G. Haller, VP&TO

THE FIRST NATIONAL BANK IN COLUMBIA
102 N. Main St. 62236
618/281-5171 Tr$2 Mil
Hd: David A. Vogt, Pres&TO
R. Kent Fischer, VP&TO

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815/459-4600
Mrs. Carrie Vought, ExecVP

HOME STATE BANK
40 Grant St. 60014
815/459-2000 Tr$18 Mil
Hd: James J. Zambon, VP&TO
O. Irene Cooper, TO

Danville

FIRST MIDWEST BANK/DANVILLE
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217/431-6200 Tr$30 Mil
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EmplBen,TrOpers,Nb: Dennis E. Ehrnwald, VP
TDP: Darcia Pilkington, AsstTO

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CorpTr,ComTrF,EmplBen: Andrew P. Mihm, AsstTO
TrOpers: Jane Middleton
Agri-Business: O. D. Pepple, VP

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2 W. Main St. 61832
217/446-6450 Tr$52 Mil
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CorpTr,EmplBen,Nb,TrOpers: Alan Mulloney, TO
Farm: Russ Hiatt, FM

Decatur

CITIZENS NATIONAL BANK OF DECATUR
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217/424-2010 Tr$240 Mil
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William L. Welch, VP
PersTr: Gary D. Wright, VP&TO
Margaret L. Miller, TrAdm
James E. Williams, TO
TrInv: Peter D. Fitzgerald, VP&TO
Shirley E. Day, TO
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130 N. Water St. 62523
217/424-1111 Tr$106 Mil
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PersTr: Ritchie G. Barnett, VP&TO
Carol D. Craig
TrOpers: Dean Thom, TO

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One Millikin Court 62525
217/429-4253
(Trust Office of Belleville)
MILLIKIN TRUST CENTER
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Arthur J. Busby, Jr., AsstVP&TO
Vernon A. Mercier, AsstVP&TO
Robert S. Cahill, TO
Karla Corl, TO-Nb
Shirley Ferguson, AsstTO&AsstTrader
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Clark Zedric, TO
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James E. Adcock, FM
Clark A. Beard, FM
Jeffrey S. Lee, FM
Tom Rogers, SrFM
Jim Schroeder, FM
Larry Steinbauer, FM

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1501 E. Eldorado St. 62525
217/428-7781 Tr$3 Mil
Hd: E. J. Arseneault, Pres&TO
Frits R. Pronk, SrVP&TO
Larry Jackson, VP,Csh&TO

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DeKALB BANK
363 E. Lincoln Hwy. 60115
815/758-7451 Tr$28 Mil
Hd: Peter M. Wolters, VP&TO
TrOpers: Marilyn Knetsch, AsstTO

FIRST NATIONAL BANK IN DeKALB
141 W. Lincoln Hwy. 60115
815/758-2411 Tr$35 Mil
Hd: Robert G. Meier, VP&SrTO
Robert B. Emery, VP&TO

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701 Lee St. 60016
312/827-4411 Tr/o$100 Mil
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TrInv,ComTrF: Scott D. Limper, TO
EmplBen: Steven Santucci, TO
LandTr: Lourdes Martinez
TrOpers,TDP: Harold L. Slotta, TO
EstAdm: Diane Q. Erickson, TO

Dixon

DIXON NATIONAL BANK
101 W. First St., P.O. Box 309 61021
815/288-2222 Tr$52 Mil
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PersTr: Carrol Schumacher, AsstTO
CorpTr,Nb: Robert E. Edwards, TO
TDP: Loren Anderson
RE,Farm: Richard C. Brantner, AsstTO

Downers Grove

CITIZENS NATIONAL BANK
5100 Main St. 60515
312/968-4600 Tr$1.6 Mil
Hd: Shirley Nolan, AsstTO

DOWNERS GROVE NATIONAL BANK
Curtis & Main Sts. 60515
312/968-6300 Tr$30 Mil
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TrOpers: Anne Dunne, AsstVP&TO

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PersTr,CorpTr,TrInv: Robert A. Cross, VP&TO
TrOpers,TDP: Valerie Czech
Nb,PersTr,LandTr: Jane Nagel, AsstVP&TO

Dwight

BANK OF DWIGHT
P.O. Box 189 60420
815/584-1855
Hd: Frank T. Murphy, Chm

East Moline

STATE BANK AND TRUST
1523 8th St. 61244
309/755-0671 Tr$15 Mil
Hd: C. M. Bailey, VP&TO

East Peoria

THE FIRST NATIONAL BANK IN EAST PEORIA
140 E. Washington St. 61611
309/698-4200 Tr$2.1 Mil
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TrOpers: Beverly Conreaux
EmplBen: James A. DeGuire, VP&CPC,CLU
Lawrence Aberle, VP-EmplBen
TrInv: Clark G. Davis, SrVP-Inv
Edward J. Schaeffer, VP-Inv

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Edwardsville

THE BANK OF EDWARDSVILLE
330 W. Vandalia St. 62025
618/656-0057, Ext. 403 Tr$73 Mil
Hd: Richard B. Sommer, VP&TO

EDWARDSVILLE NATIONAL BANK & TRUST CO.
Main & St. Louis Sts. 62025
618/656-4316
Dennis M. Terry, ExecVP
Joann M. Barion, TO

Effingham

EFFINGHAM STATE BANK
P.O. Box 767 62401
217/342-2141 Tr$11.2 Mil
Hd,EmplBen,Nb: Robert L. Vanderkolk, VP&TO
TrOpers,TDP: Vicki Mechling

THE FIRST NATIONAL BANK OF EFFINGHAM
200 N. Third St., P.O. Box 507 62401
217/347-7744 Tr$3.6 Mil
Michael J. Cummins, TO
Jeff Staser, AsstTO

El Paso

WOODFORD COUNTY BANK
P.O. Box 55 61738
309/527-4400 Tr$1.8 Mil
Hd: George E. Drake, Pres&TO
TrOpers,Nb: Allen Drake, VP&AsstTO
Dean Hastings, AsstVP&TO
Erman E. Schairer, SrVP&FM

Elburn

KANE COUNTY BANK & TRUST CO.
P.O. Box K 60119
312/365-6406 Tr$7.7 Mil
Hd: Janice Docherty, TO
PersTr: Dean Capes, Pres&TO
TrOpers: P. Sean Michaels, AsstTrAdm

Elgin

ELGIN NATIONAL BANK
24 E. Chicago St. 60120
312/742-8200 Tr$10 Mil
Hd: Steven Fenten
TrOpers: Sandra Montieth

THE FIRST NATIONAL BANK OF ELGIN
6 Fountain Square Plaza 60120
312/697-1100 Tr$113 Mil
Hd,Nb: Richard O. Weisman, VP&TO
PersTr: Kathleen A. Lamonica, TO
TrInv,ComTrF,EmplBen: William J. Palmer, TrInvO
TrOpers: Shirley Bowers

Elk Grove Village

FIRST AMERICAN BANK
700 Busse Rd. 60007
312/228-9300
(Branch of Dundee)
Wallace J. Wolff, VP&SrTO
Jane Nagel, AsstVP&TO
I. A. Backstrom

Elmhurst

BANK OF ELMHURST
990 N. York Rd. 60126
312/833-9700
(Trust Office of The Midcity National Bank of Chicago)
Hd: John T. Sheahan, AsstVP&TO
Nb: C. W. Pacey

ILLINOIS REGIONAL BANK, N.A., ELMHURST
P.O. Box 26 60126
312/941-5200 Tr$210 Mil
(Branch in St. Charles)
Hd: Michael Welgat, SrVP&TO
PersTr: George T. Necas, VP&TO
CorpTr,EmplBen: Edward Vertovec, Jr., AsstVP&TO
TrInv: Jeffrey C. Scheiner, TO
Nb: John M. Banasek, VP
LandTr: Vicki A. Attardo, TO

YORK STATE BANK & TRUST CO.
P.O. Box 807 60126
312/833-2200 Tr$15 Mil
Hd: Ronald L. Jansen, TO
TrOpers: Rebecca Schroeder

Elmwood Park

MIDWEST BANK & TRUST CO.
1606 N. Harlem Ave. 60635
312/456-4700 Tr$2 Mil
Hd: Barbara D. Love, VP&TO
TrOpers,TDP: Angela M. McClain, AsstTO

Evanston

FIRST ILLINOIS BANK OF EVANSTON, N.A.
800 Davis St. 60204
312/866-5510 Tr$275 Mil
Hd: Bruce N. Duff, ExecVP&TO
PersTr,CorpTr,EmplBen: Charles N. Goodnow, VP&TO
TrInv,ComTrF: John Jenkins, SrIO
TrOpers: Bonnie Brown, TOpO

STATE NATIONAL BANK
1603 Orrington Ave. 60204
312/491-6000 Tr$350 Mil
Hd: Charles D. Bornarth, SrVP&TO
DptyMgr: C. David Howell, VP&TO
PersTr: Martin C. J. Miller, VP&TO
TrInv: William R. Pitzele, VP&TO
ComTrF: Wendy J. Hayes, VP&TO
Prob: Wayne H. Goble, Jr., VP&TO
TrOpers: Marilyn J. Gardt, AsstVP&TO

Evergreen Park

FIRST NATIONAL BANK
3101 W. 95th St. 60642
312/422-6700 Tr$100 Mil
Hd: Joseph C. Fanelli, SrVP&TO
Franklin Sellers, TO
Gregory Siss, TO
Barry Voorn, AsstTO
Anne Moylan, LandTrAdm

STANDARD BANK & TRUST CO.
2400 W. 95th St. 60642
312/239-6700 Tr$40 Mil
Hd: Dennis Radek, VP&SrTO
Pamela Durco, AsstTO
Thomas Clifford, TOpO

Fairbury

NATIONAL BANK OF FAIRBURY
P.O. Box 136 61739
815/692-2369 Tr$8.5 Mil
Hd,TrInv,Nb: J. W. Gerber, Pres&TO
PersTr,CorpTr,EmplBen,TrOpers: W. J. Olson, AsstTO

Fairfield

THE FAIRFIELD NATIONAL BANK
E. Delaware & Third Sts. 62837
618/842-2107 Tr$8 Mil
Hd: Kenneth Ward

WAYNE COUNTY BANK & TRUST COMPANY
P.O. Drawer 369 62837
618/842-2167 Tr/o$3 Mil
Hd: Michael J. Molt, TO

Fairview Heights

LANDMARK TRUST COMPANY
10950 Lincoln Trail, Ste. 220 62208
618/398-7878 Tr$127 Mil
Hd: Thomas C. Wangelin, Jr., ExecVP&COO
Charles W. Lynch, VP&TO
James C. Law, AsstVP&FinConslt
James E. Taylor, IO
James A. DeGuire, SrVP,CFP,CPC,CLU
Beverly L. Conreaux, OpO
James C. Brannon, FinConslt

Farmer City

FARMER CITY STATE BANK
P.O. Box 200 61842
309/928-2161 Tr$10 Mil
Hd: Dick Maxwell, SrVP&TO

Farmersville

THE BANK AND TRUST COMPANY
208 S. Cleveland 62533
217/227-3291
(Branch of Litchfield)
Hd: Joann H. Anderson, VP&TO
Arnold R. Birkenkamp, Pres&AsstTO
Charles Bierbaum, AsstTO
FM: Frank Whitlock, VP

Flanagan

FLANAGAN STATE BANK
61740
815/796-2264
Hd: Paul Schwerin, Pres
PersTr: Don Wettsteen, VP

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Flora

FIRST NATIONAL BANK
P.O. Box 10 62839
618/662-2155 Tr/o$5 Mil
Hd,PersTr,CorpTr,TrInv,TrOpers: Roy F. Stine, TO
PersTr,EmplBen,Nb: Herbert Tackitt, AsstTO

Freeport

PREMIER TRUST SERVICES INC.
110 W. Main St., P.O. Box 660 61032
815/233-3620 Tr$172 Mil
Hd: Kenneth A. Urban, Pres
PersTr: Joseph A. Grubisich, VP
CorpTr: Jill C. Resnick, AsstVP
William H. Guymon, FO
EmplBen: Paul W. Lindvall, AsstVP
TrOpers: Louise F. Gorsch, AsstTO
Nb: Gerald L. Peterson, AsstVP

STATE BANK OF FREEPORT
P.O. Box 30 61032
815/235-5151 Tr$85 Mil
Hd: Thomas R. Schulz, SrVP&TO
PersTr: Stephen R. Kroeger, AsstVP&TO
TrInv: Mark T. Frederick, AsstVP&TrInvO

Galena

GALENA STATE BANK & TRUST CO.
216 S. Commerce St. 61036
815/777-0663 Tr$1 Mil
Hd: Jerry L. Murdock, ExecVP&TO
Lois Jean Wienen, AsstTO

Galesburg

FARMERS & MECHANICS BANK
21 E. Main St. 61401
309/343-7141 Tr$16 Mil
Hd: Alfred J. Kolom, VP&TO
Lori Hedden, TrSec
Farm: Wayne A. Billingsley, VP

FIRST GALESBURG NATIONAL BANK & TRUST CO.
200 E. Main St. 61401
309/342-4112 Tr$76 Mil
Hd,CorpTr,EmplBen: R. L. Smallwood, VP&TO
PersTr: Judy Konecki, TO
TrOpers: Bonnie Cox
Farm: Raymond Kreig, VP&FM

FIRST MIDWEST BANK-KNOX COUNTY
(See Moline: First Midwest Bank/Moline)

Geneseo

CENTRAL TRUST & SAVINGS BANK
P.O. Box 89 61254
309/944-5601 Tr$23 Mil
Hd: Jack K. Austin, VP&TO
Gary W. Joyner, AsstTO

Geneva

FIRST NATIONAL BANK OF GENEVA
21 N. Third St. 60134
312/232-6700 Tr$46 Mil
Hd,PersTr,CorpTr,EmplBen,Nb: Brian K. Riordan, VP&TO
TrInv: Gordon Bajema, TrInvO
ComTrF,TrOpers,TDP: Donna Ondris, AsstVP&TO
LandTr: Sally J. Gossman, LandTO

STATE BANK OF GENEVA
P.O. Box 108 60134
312/232-3230 Tr$12 Mil
Hd: Gary L. Moline, VP&TO
TrOpers,LandTr: Shirley L. Davis

Germantown

GERMANTOWN TRUST & SAVINGS BANK
601 Main St., P.O. Box 246 62245
618/523-4202 Tr$2 Mil
Hd: James R. Lampe, TO
Dale Deiters, AsstTO
Coleen Sonroeder, AsstTO

Gibson City

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 231 60936
217/784-4206 Tr/u$1 Mil
Hd: Robert D. Knapp, ExecVP&TO

Gillespie

PEOPLES STATE BANK
P.O. Box 148 62033
217/839-2141 Tr$5 Mil
Lillian M. Keupper, ExecVP,Csh&TO
Harley G. Davis, VP&AsstTO
Rose Marie Tebbe, AsstVP&AsstTO

Girard

STATE BANK OF GIRARD
202 W. Center St. 62640
217/627-2112
Hd: Larry J. Tucker

Glen Ellyn

DU PAGE BANK & TRUST CO.
466 Main St. 60137
312/469-6000 Tr$26 Mil
Hd,PersTr: Richard F. Condon, TO
TrOpers: Yvonne Nelson, AsstTO

Glenview

GLENVIEW STATE BANK
800 Waukegan Rd. 60025
312/729-1900 Tr$59 Mil
Hd,PersTr,CorpTr,TrInv,Nb: Kenneth H. Cooke, VP&TO
PersTr,Est: Myra Firishchak, AsstVP&TO
LandTr: Alice Hansen, AsstTO
TrOpers,TDP: Karen Rounsfull

Granite City

CENTRAL BANK - GRANITE CITY
1909 Edison Ave. 62040
618/876-1212 Tr$30 Mil
Hd: R. J. Hildebrand, VP&TO
Michael P. Thornton, AsstVP&TO

FIRST GRANITE CITY NATIONAL BANK
20th & Edison Ave. 62040
618/451-5421
Hd: John H. Tallgren, VP&TO

Graymont

STATE BANK
P.O. Box 53 61743
815/743-5951 Tr$2.9 Mil
Hd: Lyle E. Leach, Pres&TO

Grayville

THE PEOPLES NATIONAL BANK OF GRAYVILLE
119 S. Middle St. 62844
618/375-2261 Tr$3 Mil
Hd: Maurice Elder, TO

Greenfield

FARMERS STATE BANK
Walnut & Main Sts. 62044
217/368-2171 Tr$1 Mil
Hd: Robert A. Narmont

Greenville

BRADFORD NATIONAL BANK
100 E. College Ave. 62246
618/664-2200 Tr$3.5 Mil
Hd: Frank R. Joy, SrVP&TO

FIRST BANK & TRUST CO. IN GREENVILLE
P.O. Box 340 62246
618/664-1111 Tr$2 Mil
Hd: William E. Chappel, Pres&TO
TrOpers: Vesper Marti, AsstTO

Gridley

FIRST BANK & TRUST CO. OF GRIDLEY
P.O. Box 988 61744
309/747-2100 Tr$1 Mil
Hd,PersTr,TrInv,Nb: Bob McNamara, TO
CorpTr,TrOpers,Nb: Laurie Kinsella, AsstTO

Hammond

STATE BANK OF HAMMOND
P.O. Box 128 61929
217/262-3093 Tr$1 Mil
Hd: P. R. Willey, Chm&TO

Hanover Park

FIRST STATE BANK & TRUST COMPANY OF HANOVER PARK
1400 Irving Park Rd. 60103
312/837-2700
John J. Hayes, Jr., Pres

Harvard

FIRST STATE BANK
P.O. Box 249 60033
815/943-6441 Tr/u$1 Mil
Hd: Joseph L. Crabb, Pres&TO
Shirley Swedman, Csh&VP
Mel Hinterlong, ExecVP&AsstTO

HARVARD STATE BANK
P.O. Box 40 60033
815/943-4407 Tr$3 Mil
Hd: Roger L. Lehmann, Pres&TO

Harwood Heights

PARKWAY BANK & TRUST CO.
4800 N. Harlem Ave. 60656
312/867-6600 Tr$15 Mil
Hd: Berthold H. Schreiber, SrVP&TO
Rosemary Galluzzo, AsstVP&AsstTO
Rosanne M. Dupass, AsstVP&TO

Havana

HAVANA NATIONAL BANK
112 S. Orange 62644
309/543-3361 Tr$15 Mil
Hd: Linda M. Butler, VP&TO

STATE BANK OF HAVANA
101 W. Main St. 62644
309/543-4491 Tr$2 Mil
Hd: James Frazee, TO
Darrel Hilst, ExecVP&TO

Herrin

THE BANK OF HERRIN
101 S. Park Ave. 62948
618/942-6666 Tr$10.5 Mil
Hd: Ed Goodwin, ExecVP&TO
Mildred-Nielson, AsstTO

Hickory Hills

STANDARD BANK AND TRUST CO. OF HICKORY HILLS
7800 W. 95th St. 60457
312/598-7400 Tr$13 Mil
Hd: Bridgette Scanlan, AsstVP&TO
TrOpers: James Martin, Jr., Mgr

Highland

EAGLE BANK
1223 Broadway 62249
618/654-4511 Tr$33 Mil
Hd: Richard J. Knebel, AsstVP&TO
Fred M. Schneider, TO
Joan L. Deuser, AsstTO

FIRST NATIONAL BANK
P.O. Box 10 62249
618/654-2331 Tr$16 Mil
Hd: Mildred Weidner, VP&SrTO

Highland Park

FIRST NATIONAL BANK
513 Central Ave. 60035
312/432-1800 Tr$300 Mil
Hd: B. W. Salome, SrVP
PersTr: B. I. Howard, VP
TrOpers: Lauri Block, TO
EmplBen: Art Pedgrift, VP

Hinsdale

FIRST ILLINOIS BANK OF LA GRANGE
5 N. Lincoln 605[illegible]
312/579-4426
(Branch of La Grange)
Hd: George H. Starmann, III, ExecVP&SrTO
James S. Sheldon, VP

Homewood

COMMUNITY BANK OF HOMEWOOD-FLOSSMOOR
18600 Dixie Hwy. 60430
Norman E. Rebenstorf, Jr., CEO,Pres&TO
Julie L. Maggio, TrAdm
Cynthia K. Tibstra, AsstTO
Patricia A. Brackman, AsstTO

Hoopeston

CITY NATIONAL BANK
Lock Drawer 9 60942
217/283-6671 Tr/o$3 Mil
Hd: Byron Hedgecock, Pres
TrOpers: Barbara Fraley, AsstTO

WELLINGTON STATE BANK
Routes 1 & 9 60942
217/283-9723
(Branch of Wellington)
Hd: W. Thomas Roberts, VP&AsstTO

Itasca

ITASCA BANK & TRUST
308 W. Irving Park Rd. 60143
312/773-0350 Tr$11 Mil
Hd: Jules V. Meyering, TrCoun

Jacksonville

ELLIOTT STATE BANK
73 Central Park Plaza 62650
217/243-6511 Tr$95 Mil
Hd,PersTr,CorpTr,EmplBen,Nb:
C. Matthew A. Smith, VP&TO
TrInv: Charles D. Ransdell, VP
Farm: Allan Worrell, FM
Will Taylor, FM
TDP,TrOpers: Betty Rothdeutsch, AsstTO

THE FARMERS STATE BANK & TRUST CO.
200 W. State St. 62651
217/245-5131 Tr$42 Mil
Hd: Robert E. Linde, VP&TO
Farm: James A. Middendorf, FM&AsstTO
TrInv: Richard R. Hudson, TO

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Jerseyville

THE STATE BANK OF JERSEYVILLE
117-121 S. State St. 62052
618/498-2151 Tr$9 Mil
Hd: Sharon L. Drainer, AsstTO
EmplBen: Sonja Shaw, AsstCsh

Joliet

FIRST AMERICAN BANK OF WILL COUNTY
(Formerly Louis Joliet Bank & Trust Co.)
1812 W. Jefferson St. 60436
815/725-5111 Tr$20 Mil
(Branch of Dundee)
Hd: James Schlag, VP&TO
William A. Reiss, Pres&TO
Carole S. Carter, TO
Wallace J. Wolff, VP&SrTO
Joseph A. Barrett, TO

FIRST MIDWEST BANK/JOLIET
(Formerly Union National Bank & Trust Co. of Joliet and National Bank of Joliet)
50 W. Jefferson St. 60431
815/727-5222 Tr$255 Mil
(Branch in Morris)
CLIENT SERVICE & SALES GROUP
Terry G. Beaudry, Mgr,VP&TO
COMMERCIAL
Robert E. Kuzma, TO
James H. Tannenbaum, TO
CONSUMER
Ronald J. Erjavec, VP&TO
John Kramer, AsstVP&TO
Karyn A. Rodriguez, TO
LAND TRUST
Judith M. Holmes, TO
TRUST OPERATIONS GROUP
Nancy J. Schaefer, Mgr,TO
INVESTMENT MANAGEMENT GROUP
Paul E. Gantzert, Mgr
W. Ray Dixon
Catherine L. Briick

FIRST NATIONAL BANK
78 N. Chicago St. 60431
815/726-4371 Tr/o$85 Mil
Hd: Wayne Huffman, VP&TO
Jeri Madison, AsstTO
Mary Ann Tondini, TO

Jonesboro

FIRST NATIONAL BANK
Public Square 62952
618/833-4546 Tr/o$2 Mil
Hd: Tirzah M. Tweedy

Kankakee

CITY NATIONAL BANK
189 E. Court St. 60901
815/937-3687 Tr$70 Mil
Hd: Richard Berg, SrVP&SrTO
TrOpers: J. J. Mitchell, TOpO
PersTr: D. C. Mitchell, TO
TrInv,ComTrF: Kevin Stortzem, IO
AgrMgr: G. A. Kendle, AsstVP
EmplBen: Robert F. Moffatt, TO

FIRST BANK OF MEADOWVIEW
Meadowview Shopping Ctr. 60901
815/935-7000
Hd: Ronald R. Cauley, ChmBd

FIRST TRUST & SAVINGS BANK
P.O. Box 112 60901
815/937-7740 Tr$91 Mil
Hd: Mark F. Polzin, SrVP&SrTO
PersTr: Patrick B. McCullough, AsstVP&TO
TrOpers: Cindy Massey, TOpMgr
TrInv: M. Stevenson, TO
Nb: Robert Reich, TO
EmplBen: Michael D. Arrington
Farm: Steven Wirth, AsstVP
Billy Treece, SrFM
John Tammen, FM

Kansas

KANSAS STATE BANK
P.O. Box 368 61933
217/948-5191
Hd: Michael O. Kern, Pres&TO
Myrna F. Kirkham, AsstTO

Kempton

KEMPTON STATE BANK & TRUST
60946
815/253-6271 Tr/u$1 Mil
Hd: David L. Owen, Pres&TO

La Grange

FIRST ILLINOIS BANK OF LA GRANGE
14 S. La Grange Rd. 60525
312/579-4455 Tr$200 Mil
(Trust Offices in Hinsdale & Lombard)
Hd: George H. Starmann, III, ExecVP&SrTO
H. Susan Jones, VP
John M. Calvert, VP
David F. Giesen, AsstVP
Patrice B. Grant, TO
Maureen A. Rafa, TO
Patricia A. Painter, TO
Judith Lane, IO
William K. Lynch, IO

FIRST NATIONAL BANK OF LA GRANGE
P.O. Box 69 60525
312/482-7700 Tr$30 Mil
Hd,CorpTr,PersTr,TrOpers,Nb:
Cynthia T. Sikora, VP&TO
TrInv,CorpTr,TrOpers:
Christine L. Tribble, AsstTO

La Salle

LA SALLE NATIONAL BANK
105 Marquette St. 61301
815/223-7300 Tr$10 Mil
Hd: F. G. Bichl, Jr., ExecVP&TO
Marjorie Utz, AsstTO
Charles D. Faletti, AsstTO

LA SALLE STATE BANK
P.O. Box 462 61301
815/223-8800 Tr$4.4 Mil
Hd: E. J. Stuppy, TO
D. Lawler, AsstTO&VP

Lake Forest

FIRST NATIONAL BANK
265 E. Deerpath 60045
312/234-5100 Tr$250 Mil
Hd: Ronald E. Moss, SrVP
TrInv: Peter A. Massa, TrInvO
TrOpers: Mellford A. Morris, TOpO
TrTax: Richard Ferris, AsstVP&TO
EmplBen: Gerald Hoffman, TO
EstAdmin: John M. Hakes, VP
PersTr: Ronald Eich, AsstVP
Elizabeth McCabe, TO
Mary Ann Hartwick, TO
LandTr: Ronald L. Kilgus, TO
Peggy A. Peters, TO

Lansing

AMERICAN NATIONAL BANK OF LANSING
3115 Ridge Rd. 60438
312/474-6161 Tr$10 Mil
Hd: Jerome M. Gardberg, VP&TO

FIRST NATIONAL BANK
Ridge Rd. at Roy St. 60438
312/474-1300 Tr$53.3 Mil
Hd: Thomas C. Cornwell, SrVP&TO
PersTr,EmplBen: Carol J. Brandt, AsstTO
TrOpers,TDP: C. R. Peterson
LandTr,Prob,Tx: William P. Turner, TO

ILLINOIS (Cont'd)

Lawrenceville

FIRST BANK OF LAWRENCE COUNTY,N.A.
P.O. Box 597 62439
618/943-3336
Hd: James Burns, Pres&TO

Lexington

PEOPLES BANK
P.O. Box 66 61753
309/365-2911 Tr$4 Mil
Hd: James M. Killian, ExecVP&TO
TrInv: Glenn Kemp, ChmBd
TrOpers: Anita Emberton, AsstTO

Lincoln

FIRST NATIONAL BANK IN LINCOLN
303 S. Kickapoo St. 62656
217/735-4321
Hd: James H. Orr, VP&TO
James Walden, VP&TO

STATE BANK
508 Broadway 62656
217/735-5551 Tr$9 Mil
Hd: Elton V. Huntington, TO

Litchfield

THE BANK AND TRUST COMPANY
P.O. Box 386 62056
217/324-3935 Tr/o$14 Mil
(Facilities in Farmersville & Harvel)
Hd: Joann H. Anderson VP&TO
Arnold R. Birkenkamp, Pres&AsstTO
Charles Bierbaum, AsstTO
FM: Frank Whitlock, VP

Lockport

HERITAGE FIRST NATIONAL BANK OF LOCKPORT
814 State St. 60441
815/838-2013
Hd: D. Jean Powell, Pres&TO
Donna J. Wroblewski, AsstTO

Lombard

BANK OF YORKTOWN
1 Yorktown Ctr. 60148
312/927-7000 Tr$5 Mil
Hd: Robert F. Corey, ExecVP
PersTr,EmplBen: John Hommel, VP&TO
TrOpers: Richard A. Block, VP&SrTOpO
TDP: Douglas R. Burmeister, AsstVP&TOpO

EDGEMARK BANK
(Land Trusts Only)
211 W. St. Charles Rd. 60148
312/627-3100 Tr/u$1 Mil
Hd: Robert C. Iorii, Pres&TO

FIRST ILLINOIS BANK OF LA GRANGE
Lombard Trust Service Office
10 W. 22nd St. 60148
312/932-8788
(Branch of LaGrange)
Hd: George H. Starmann, III, ExecVP&SrTO
Bruce G. Skedd, AsstVP&TO

WEST SUBURBAN BANK
701-711 S. Westmore 60148
312/629-4200 Tr$30 Mil
Hd: Michael V. LoCicero, VP&TO

Lovington

HARDWARE STATE BANK
P.O. Box 107 61937
217/873-4313 Tr/u$1 Mil
Hd,PersTr,CorpTr: E. Ray Duncan, Pres&TO
A. Faye Daily, VP,Csh&TO

Lyons

BANK OF LYONS
8601 W. Ogden Ave. 60534
312/447-5600
Hd: A. V. Loulousis, TO

Macomb

CITIZENS NATIONAL BANK
127 South Side Square 61455
309/833-4551
Hd,PersTr,Prob,EmplBen,TrInv,Nb,DisBrkg:
Alice Thorman, SrTO
PersTr: Gary Reed, TO
Debby Carson, AsstTO
Farm: C. C. Spencer, VP&FM

UNION NATIONAL BANK
119 N. Randolph St. 61455
309/833-4111 Tr$21 Mil
Hd,PersTr,TrInv,EmplBen,TrOpers:
Herbert L. Strong, VP&TO
CorpTr,Nb: Karen K. Johnston, AsstTO

Maple Park

FIRST STATE BANK
P.O. Box 218 60151
815/827-3289
Hd: Joe Pruess, Pres&TO
TrOpers: David Goodman, AsstVP&AsstTO

Marengo

MARENGO STATE BANK
100 W. Washington 60152
815/568-7236 Tr$1 Mil
Hd: Eunice Wright, VP&TO

Marion

FIRST BANK & TRUST CO. OF WILLIAMSON COUNTY
62959
618/993-6991
(Trust Office of Mt. Vernon)
Hd: James H. Wheeler, Jr., TO

Marshall

DULANEY NATIONAL BANK
P.O. Box 69 62441
217/826-2392 Tr$1 Mil
Hd: Dale H. Murphy, Pres&TO
Norma Milton, AsstCsh&AsstTO

FIRST NATIONAL BANK
215 N. Michigan Ave. 62441
217/826-6311 Tr$1 Mil
Hd: Wayne Evans, TO

Martinsville

MARTINSVILLE STATE BANK
P.O. Box D 62442
217/382-4145
Hd: B. R. Calvert, TO
D. R. Romines, AsstTO

Mascoutah

FIRST NATIONAL BANK
121 E. Main St. 62258
618/566-2333
Hd: Don Schaack, Pres&TO
TDP: Muriel Brockmeier, AsstTO

MIDAMERICA BANK & TRUST COMPANY OF MASCOUTAH
9 E. Main St. 62258
618/566-2131
Hd: Thomas C. Wangelin, Jr., ExecVP&COO
TrInv: Clark G. Davis, SrVP-Inv
Charles W. Lynch, VP
Pens: James A. DeGuire, SrVP
Lawrence Aberle, VP-EmplBen
FinConslt: Wayne D. Davis, TO
Opers: Beverly Conreaux, Supv

Matteson

MATTESON RICHTON BANK
4350 W. 211th St. 60443
312/747-0324
(Branch of Beverly Bank, Chicago)
Hd: Alyne Polikoff, TO

Mattoon

CENTRAL NATIONAL BANK OF MATTOON
P.O. Box 685 61938
217/234-6434 Tr$28.8 Mil
Hd: Malcolm F. O'Neill, VP&TO
Ralph Ingram, AsstTO
TrOpers: Rhonda R. Stebbins, TOpO
Debbie Hilligoss, Supv
Farm: Al Volk
AgriSvcs: Brenda Hedrick

FIRST NATIONAL BANK, MATTOON, ILLINOIS
P.O. Box 499 61938
217/234-7454 Tr$51.3 Mil
Hd: Dan R. Cunningham, SrVP&TO
PersTr: Janet L. Grove, TO
TrInv: Robert D. Carr, TO
TrOpers: Dwight E. Morse, TO
Nb: Clark W. Brogan, VP&SrTO

Maywood

MAYWOOD-PROVISO STATE BANK
411 Madison St. 60153
312/345-1100 Tr$12 Mil
Hd: Nancy K. Kelley, Pres&TO
LandTr: Margaret J. Brennan, VP&TO

Mazon

MAZON STATE BANK
606 Depot St. 60444
815/448-2102
Hd: Robert W. Breisch, TO
TrOpers: Leonora Walker, AsstTO

McHenry

McHENRY STATE BANK
3510 W. Elm St. 60050
815/385-1040 Tr$65 Mil
Hd: Philip S. King, VP&SrTO
TrOpers: Nancy Majercik
EmplBen: Gerald L. Helt, AsstTO

Melrose Park

MELROSE PARK BANK & TRUST
17th Ave. & Lake St. 60160
312/681-8600 Tr$28 Mil
Hd,PersTr,CorpTr,TrInv,EmplBen,Nb:
Barbara J. Karg, VP&TO
TrOpers,TDP: Joanne M. Pievitz, AsstVP&TO

Mendota

FIRST STATE BANK
706 Washington, P.O. Box 250 61342
815/539-6731 Ext. 48 Tr/o$2 Mil
Hd: Robert Ritter, Pres&TO
TrOpers: Brenda Haynes, AsstTO
Tim McConville, AsstTO
Gaylon H. Ehlers, AsstTO

NATIONAL BANK OF MENDOTA
P.O. Box 190 61342
815/539-9346 Tr$18 Mil
Hd: Verona Whitmore, ExecVP&TO
Dwight G. Heckert, Pres&TO
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618/524-9316 Tr/u$2 Mil
Hd: Roy Moorman, Pres&TO
Donald Rottmann, ExecVP&AsstTO

Milford

CITIZENS STATE BANK
36 E. Jones St. 60953
815/889-4131 Tr/u$1 Mil
Hd: Arthur R. Murray, Pres
PersTr,CorpTr,TrInv,EmplBen,Nb:
James Cross, ExecVP
ComTrF,TrOpers: Rob Murray, AsstVP

Millstadt

FIRST NATIONAL BANK
3 E. Washington St. 62260
618/476-1351 Tr/u$2 Mil
Hd: Orville Koerber, VP&TO

Minier

FIRST FARMERS STATE BANK OF MINIER
206 W. Central Ave. 61759
309/392-2623
Hd: Bruce Otto, AsstTO

Minonk

MINONK STATE BANK
P.O. Box 155 61760
309/432-2552 Tr$5.8 Mil
Hd: Steven O'Riley, TO
Robert Hakes, AsstTO
Mary Lou Jacek, TrAsst

Moline

FIRST MIDWEST BANK/MOLINE
506 15th St. 61265
309/797-7600 Tr$413 Mil
Hd,Nb: Gerald W. Saunders, SrVP&Mgr-TrDept
GTO-PersTrAdmin: Dennis Norling, VP&Mgr
TrInv: John H. McCraney, VP-TrInv
RE,Est: Paul Dresselhaus, TO-LglSvcs&Est
PersTr: John D. Martin, VP-TrAdmin
Dorris Adams, AsstVP-TrAdmin
Tom Gayan, TrAdmO
Scott Raes, TrAdmO
Stephen Dembosky, TrAdmO
William Grimes, TrAdmO
TrOpers: Charles A. Peterson, AsstVP&Mgr
Carol Peterson, AsstVP-TrAdmin&Acct

FIRST NATIONAL BANK OF MOLINE
501 15th St. 61265
309/757-8460 Tr$82 Mil
Hd,EmplBen: Jack L. Leiby, VP&TO
PersTr,CorpTr,TrInv,ComTrF: D. C. Van DeWiele, VP&TO
TrOpers: L. D. Dellitt, TO&AsstCsh
Nixola A. Barnes, TOpO&AsstCsh
Nb: Cheri Treiber, TrMktgO

Momence

PARISH BANK & TRUST CO.
P.O. Box 228 60954
815/472-2676
Hd: John A. Parish, Pres&TO

Monmouth

NATIONAL BANK OF MONMOUTH
100 E. Broadway 61462
309/734-7981 Tr$17.5 Mil
Hd: Frederick H. Stanton, TO

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FIRST STATE BANK
201 W. Main St. 61856
217/762-9431 Tr/u$2 Mil
Linda J. Ayers, TO

NATIONAL BANK OF MONTICELLO
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217/762-2111 Tr$13 Mil
Hd,Nb: William E. Max, TO
Tiana S. Montgomery, TrAsst

Morris

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Karyn A. Rodriguez, TO

GRUNDY COUNTY NATIONAL BANK
201 Liberty St. 60450
815/942-0130 Tr$12 Mil
Hd: Kathleen P. Doran

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FIRST NATIONAL BANK OF MORTON GROVE
6201 Dempster St. 60053
312/965-4400
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Hd: K. L. Bergmann, ActgTO
Nb: C. W. Pacey

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BANK OF MT. CARMEL
P.O. Box 10 62863
618/263-3833
Hd: Gene Guisewite, Pres&TO

SECURITY BANK & TRUST CO.
P.O. Box 193 62863
618/262-8687 Tr$22 Mil
Hd: James P. Dawson, VP&TO
TrOpers,TDP: Lita Williams, AsstVP

Mt. Morris

CITIZENS STATE BANK
P.O. Box 151 61054
815/734-4116 Tr$2 Mil
Hd: Helen Borneman, TO
William A. Anderson, AsstTO

Mt. Prospect

FIRST NATIONAL BANK OF MT. PROSPECT
Land Trusts
P.O. Box 319 60056
312/392-1600
Harold R. Pehlke, Pres&TO
Elizabeth C. Schlaver, AsstVP&TO

MT. PROSPECT STATE BANK
111 E. Busse Ave. 60056
312/398-4131
(Office of First United Trust Company, Oak Park)
Peter D. Walter, SrVP
Paul M. Greene, AsstVP

Mt. Vernon

BOATMEN'S BANK OF MT. VERNON
Main and Ninth Sts. 62864
618/242-4000 Tr$18 Mil
Hd: David Busby, TO
James B. Kelley, AsstTO

FIRST BANK & TRUST CO.
P.O. Box 1149 62864
618/242-6521 Tr$12 Mil
Hd: James H. Wheeler, Jr., VP&TO
Darla Wilks, AsstTO

Murphysboro

THE CITY NATIONAL BANK
1301 Walnut St. 62966
618/684-3191 Tr$11 Mil
Hd: Raymond C. Burroughs, TO
TrOpers: Camilla Boese, AsstCsh
Arlene Brown, AsstTO

FIRST BANK & TRUST CO. OF MURPHYSBORO
P.O. Drawer 219 62966
618/687-1711 Tr$1 Mil
Hd: Linda Holmes, TO

Naperville

HARRIS BANK NAPERVILLE
503 N. Washington St. 60566
312/420-3512 Tr$36 Mil
Hd: Mark E. Rice, VP&TO

NAPER BANK, N.A.
P.O. Box 210 60566
312/983-8800 Tr/o$60 Mil
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Edward E. Galor, TO
Donna Misner, AsstTO

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WARREN-BOYNTON STATE BANK
P.O. Box 8 62670
217/488-6091 Tr/u$1 Mil
Hd: Robert Pfeffer, Pres&TO

New Lenox

NEW LENOX STATE BANK
110 W. Maple St. 60451
815/485-7500 Tr$3 Mil
JoAnn Gleason, TO

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FIRST NATIONAL BANK
P.O. Box 32 62448
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Delane S. Cleaver, ExecVP&AsstTO

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Steven Lott, AsstTO&FM
Barbara Adams, AsstTO

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NORTHBROOK TRUST & SAVINGS BANK
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312/272-2000 Tr$10 Mil
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PersTr: Keith C. Ericksen, TO
Nb: William McShane, TO

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OAK BROOK BANK
2021 Spring Rd. 60521
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Michele Martinkus, TO
George Clam, ExecVP

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104 N. Oak Park Ave. 60301
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Gary R. Bennett, AsstVP&TO

FIRST UNITED TRUST COMPANY
Village Mall Plaza 60301
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Adm: M. Gail Fitzgerald, VP
TrInv,ComTrF: Frederick L. Hennings, SrVP
TrOpers: Patricia C. Jepsen, AsstVP

OAK PARK TRUST AND SAVINGS BANK
Village Mall Plaza 60301
312/383-1000
(Office of First United Trust Company, Oak Park)
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Laura H. Olson, AsstVP
Dennis J. Carrara, TO

SUBURBAN TRUST & SAVINGS BANK
840 S. Oak Park Ave. 60304
312/848-6700 Tr$25 Mil
Hd: Christopher R. Joyce, SrVP&TO
PersTr,TrOpers: Ramona Zavattaro, AsstVP&TO
LandTr: Rac Matthieu, TO

Oakbrook Terrace

CONTINENTAL BANK OF OAKBROOK TERRACE
17 W. 695 Roosevelt Rd. 60181
312/495-3100

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FIRST BANK & TRUST COMPANY OF O'FALLON
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618/632-3664 Tr$2.7 Mil
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TrComm: Donna Kloustermeyer, AsstVP&TO
Irma Meckfessel, VP
David Asselmeier

Ogden

THE FIRST NATIONAL BANK
East Ave. & Broadway 61859
217/582-2175 Tr$1 Mil
Hd: Carolyn J. Sadler, SrVP&TO
TDP: Sharon K. Stevens, VP&Csh

Olney

FIRST NATIONAL BANK IN OLNEY
P.O. Box 100 62450
618/395-8541 Tr$2 Mil
Hd,PersTr,CorpTr: Robert Weber, Pres

OLNEY TRUST BANK
P.O. Box 158 62450
618/395-4311 Tr$10 Mil
Hd,TrInv: Lawrence J. Weber, Sr., Pres&TO
TrOpers: Sandra Purdy, TO

Ottawa

FIRST NATIONAL BANK
701-703 La Salle St. 61350
815/434-0044, Ext. 41 & 66 Tr$15 Mil
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Antoinette C. Watson, AsstTO
Donald J. Harris, AsstVP&AsstTO

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Catherine Biancalana, AsstTO

PALATINE NATIONAL BANK
P.O. Box 39 60067
312/359-1070 Tr$25 Mil
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FARMERS STATE BANK
P.O. Box 118 62451
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Hd: Owen M. Landrith, Pres&TO
Judith K. Adams, VP&TO

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PALOS BANK & TRUST CO.
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TrOpers: Barbara A. Danaher, TrMgr
Helen Pappas, TrMgr

Paris

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110 W. Court St. 61944
217/465-7641 Tr/o$35 Mil
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PersTr,TrInv,TrOpers: Joseph L. McDaniel, SrTO
TrOpers: Gayla McDaniel, AsstTO

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TrInv: Merton E. Sarvay, VP&TrInvO
EmplBen: Arthur J. Pedgrift, VP
TrOpers: Catherine McCarthy, TO
PersTr: Barry E. Sloat, AsstVP

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(Land Trust Only)
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312/692-4114
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LandTr,TrOpers,Nb: Tom Olen, AsstCsh&AsstTO
Eugene Bensinger, VP&AsstTO
Geraldine Cooper, VP&AsstTO
Carolyn Sime, AsstVP&AsstTO

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309/347-7781 Tr$14 Mil
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HERGET NATIONAL BANK
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309/347-1131 Tr$61 Mil
Hd: Lyle L. Dake, VP&TO
TrOpers,TDP: James W. Beamish, TrAdm

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COMMERCIAL NATIONAL BANK OF PEORIA
301 S.W. Adams St. 61631
309/655-5000 Tr$800 Mil
Hd: Douglas S. Stewart, SrVP
PersTr: Hayne Ellis, III, VP
David H. Welch, VP
Prob: Howard P. Gallatin, VP
TrInv: Ted T. Dahl, VP
ComTrF,EmplBen,Nb: Ellen L. Dingledine, VP
TrOpers: Linda Buck, AsstVP

FIRST NATIONAL BANK OF PEORIA
P.O. Box 809 61601
309/676-1311 Tr$232 Mil
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PersTr: Richard A. Ballor, AsstVP&SrTO
TrInv,ComTrF: Thomas Schuneman, TrInvO
EmplBen: Bernard R. Filzen, AsstVP

JEFFERSON TRUST & SAVINGS
124 S.W. Adams St. 61649
309/672-6174 Tr$280 Mil
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PersTr: Linda L. Rhoads, TO
Prob: Margaret A. Mistic, AsstVP&TO
TrInv: Stephen C. Johnson, VP&TrInvO
Taxes: JoAnn Harlan, TrAdm
EmplBen: Mary Ellen Muller, AsstTO
TrOpers: Betty L. Meyers, AsstVP&TO
Nb: Richard E. Firebaugh, VP
William D. Kraft, VP

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2119 S. Adams St. 61602
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Kathryn Schindler, AsstVP&AsstTO

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FIRST NATIONAL BANK
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Hd: Randall A. Killebrew, Pres&TO

NATIONAL BANK OF PETERSBURG
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217/632-3241 Tr$2 Mil
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4 E. Peoria 60959
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Marjorie Bargmann, AsstTO

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P.O. Box 498 62363
217/285-2176, Ext. 114 & 116 Tr$13 Mil
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FM: H. Wayne Taylor, VP&TO
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TDP: Norma Weaver, AsstTO

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815/844-3171 Tr$22 Mil
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Richard Hiatt, VP&TO
Marcia E. Cox, AsstTO
Farm: Don Lambert, FM
Chad Hoke, AsstFM

Princeton

CITIZENS FIRST NATIONAL BANK
P.O. Box 280 61356
815/875-4444 Tr$53 Mil
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TrInv: Wanda Nelson, AsstVP&TO
TrOpers: Beth Peacock, TO

FIRST STATE BANK OF PRINCETON
815 S. Main St. 61356
815/875-2828 Tr$16 Mil
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TrOpers: Thelma Beall, AsstVP

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PRINCEVILLE STATE BANK
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Jeane W. Pearson, TO
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Rantoul

BANK OF RANTOUL
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Raymond R. Uken, ExecVP&TO

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RIVER FOREST STATE BANK & TRUST CO.
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312/442-9600
(Branch of Dundee)
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Richard L. Powers, ExecVP

Robinson

CRAWFORD COUNTY STATE BANK
P.O. Box 531 62454
618/544-8666 Tr$12 Mil
Hd: Gregory P. Meador, SrVP&TO

THE FIRST NATIONAL BANK IN ROBINSON
P.O. Box 679A 62454
618/544-8686 Tr$15 Mil
Hd: Jim Rogers, VP&ChTO
David Musgrave, Pres&TO
Michael Williams, SrVP&TO

Rochelle

THE FIRST NATIONAL BANK & TRUST COMPANY OF ROCHELLE
510 Lincoln Hwy. 61068
815/562-5571 Tr$2 Mil
Hd: Theodore L. Tilton, VP&TO

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ROCK FALLS NATIONAL BANK
P.O. Box 351 61071
815/625-0520
Hd: Alan Connelly

Rock Island

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Second Ave. & 17th St. 61201
309/793-9321 Tr$175 Mil
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J. M. Miller, TO
PersTr,EmplBen,Est,Nb: A. B. Sheets, TO
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TrOpers,TDP: K. S. Speck, TO

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Rebecca Bitting, AsstTO

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CorpTr,TrOpers: Lois Barton, AsstVP
TrInv: Jay F. Evans, VP
ComTrF: Darrell Thompson, VP
EmplBen: Lillie L. Rude, VP

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TrInv,ComTrF: Richard L. Johannsen, VP&IO
EmplBen: Marcia L. Mueller, TO
TrOpers: Marion Matre, OpSupv

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401 E. State St. 61101
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TrInv: Robert D. Eversman, VP
EmplBen: Stephen McDonnell, VP
TrOpers: Thadeaus Dutkiewicz, TOpO

UNITED BANK OF ILLINOIS,N.A.
United Center, 120 W. State St.
P.O. Box 464 61105
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TrInv: Edward M. Rounds, VP&TrInvO
ComTrF: Carol A. Burnell, TrInvO
EmplBen: Marianne Epps, TO
TrOpers: Laura Harker, TOpMgr
LandTr: Sue Kukla, TrAdm

Roselle

HARRIS BANK ROSELLE
106 E. Irving Park Rd. 60172
312/980-2770 Tr/u$25 Mil
Hd: Russell C. Shockey, VP&TO
Ruth I. Mayerhofer, AsstVP&TO

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THE DUNHAM BANK
575 S. Randall Rd. 60174
(Office of First United Trust Company, Oak Park)
Nb: William R. Schlinkert, VP

ILLINOIS REGIONAL BANK N.A., ST. CHARLES
200 W. Main 60174
312/584-5500
(Branch of Elmhurst)
Debra A. Woolley, TO

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Eleanor Oberst, AsstTO
Robert G. Hoge, AsstTO
Cheryl Air, TO
Lory Harris, TrAdm
TrOpers: Ellyn Pearson
TDP: Shirley Self

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SALEM NATIONAL BANK
P.O. Box 10 62881
618/548-2200 Tr$8 Mil
Hd: Cheryl Beard, AsstTO

Schaumburg

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321 W. Golf Rd. 60196
312/882-4000
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Mary Ann Heisler, TO
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Shannon

FIRST STATE BANK
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Shelbyville

FIRST TRUST BANK OF SHELBYVILLE
200 W. Main, P.O. Box 519 62565
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TDP: Cheryl L. Roley

SHELBY COUNTY STATE BANK
130 S. Morgan St., P.O. Box 369 62565
217/774-3911
Hd: Michael T. Dove, Pres&TO
Charles Lane, ExecVP&TO
Janet Reynolds, AsstTO

Silvis

BANK OF SILVIS
11th St. at 1st Ave. 61282
309/752-1222 Tr/u$1 Mil
Hd: George Vretis

Skokie

FIRST AMERICAN BANK
4949 Old Orchard Rd. 60077
312/679-2200
(Branch of Dundee)
Wallace J. Wolff, VP&SrTO
Jane Nagel, AsstVP&TO
I. A. Backstrom, VP

FIRST NATIONAL BANK OF SKOKIE
8001 Lincoln Ave. 60077
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George J. Logan, AsstVP&TO
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★Springfield

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201 S. 5th St. 62701
217/753-7530 Tr/o$200 Mil
PersTr: Willard Thompson, AsstVP&TO
TrInv,ComTrF: G. E. Gifford, TrInvO
CorpTr,TrOpers: Pat Cook, TOpO
Farm: Don Farrow, VP&FM
City: Richard Poock, CityPropMgr

ILLINOIS NATIONAL BANK
One Old Capitol Plaza North 62705
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PersTr: Theresa M. Kean, TO
CorpTr: Alan L. Goldman, TO
TrInv,ComTrF: Ronald Krueger, SrTrInvO
EmplBen: Lorraine Doubleday, TO
TrOpers: Mark E. Ginster, AsstTO

MAGNA TRUST COMPANY
Capitol Bank Trust Center
1825 S. 6th St. 62703
217/788-6400
(Trust Office of Belleville)
Hd: Patricia Wycoff, TO

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E. Old Capitol Plaza East 62701
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AsstHd: Michael Gibson, VP
TrInv,ComTrF: Thomas Kienzler, VP
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EmplBen: Michael W. Ference, VP
TrOpers: Rex A. Alexander, VP
Farm: Dale Hedrick, VP
Nb: Larry N. Dill, TDO

SANGAMON BANK AND TRUST
3019 Chatham Rd. 62704
217/787-3686
Hd: Movita Wolf

TOWN & COUNTRY BANK OF SPRINGFIELD
P.O. Box 359 62705
217/787-3100 Tr/u$4 Mil
Hd: Gary Eddington, TO
Henry Kirschner, TO
TrOpers: Robert L. Fulton, VP&Csh

Sterling

CENTRAL NATIONAL BANK
302 First Ave. 61081
815/626-4321 Tr$72.451 Mil
Hd,EmplBen,TrInv,Nb: John R. Kuczynski, VP&SrTO
PersTr,Est: Kay D. Ferris
CorpTr,EmplBen: G. Pense
ComTrF,EmplBen,Tx: Linda Perry
TrOpers,DisBrkge: D. Nye
TDP: R. Stolzoff

FIRST NATIONAL BANK
305 Fourth Ave. 61081
815/626-0045 Tr$16 Mil
Hd: Thomas A. Densmore, AsstVP&TO
PersTr,EmplBen: Judith Schott
TrOpers: Barbara Tresenriter

Streator

FIRST MIDWEST BANK/STREATOR
401 E. Main St. 61364
815/672-2941, Ext. 213 Tr$10 Mil
Richard Geschwind, TO

UNION NATIONAL BANK
201 E. Main St. 61364
815/673-3333 Tr$30 Mil
Hd: Richard K. Wheeler, VP&TO
TrOpers: Phillip E. Martin, AsstVP&TO
Nb: Shirley A. Smith, AsstVP&AsstTO

Sublette

FARMERS STATE BANK
P.O. Box 20 61367
815/849-5242 Tr$1 Mil
Hd: Don J. Dinges

Sullivan

FIRST NATIONAL BANK
1 S. Main St. 61951
217/728-4302 Tr$6 Mil
Hd: Billy C. Kemper, Pres&TO
Sara Fifer, AsstTO

STATE BANK OF SULLIVAN
P.O. Box 253 61951
217/728-4311 Tr$1.136 Mil
Hd: Gerald G. Gordy, ExecVP&TO

Sycamore

FARMERS & MERCHANTS BANK
124 S. Main St. 60178
815/895-9121
Hd: R. Duane Munter, Pres

NATIONAL BANK & TRUST CO.
230 W. State St. 60178
815/895-2125 Tr$104 Mil
Hd: Howard A. Heidlauf, SrVP&TO
PersTr: John Boies, VP&TO
Farm: Clifford McConnell, VP&FM
PropMgt: James M. Kirby, AsstVP&Sec
EmplBen: Sharon Z. Fesler, AsstVP&AsstSec
TrOpers: Janice C. Taylor, TOpMgr

Taylorville

FIRST NATIONAL BANK
322 W. Main Cross 62568
217/824-2241 Tr$2 Mil
Hd: Dave Combs, Pres

FIRST TRUST & SAVINGS BANK
P.O. Box 309 62568
217/824-4955 Tr$100 Mil
Hd,TrInv: Robert W. Slaybaugh, II, VP&TO
Nb: Bonnie Bruns, TO

Tinley Park

BREMEN BANK & TRUST CO.
17500 S. Oak Park Ave. 60477
312/532-8000 Tr$30 Mil
Joyce V. Cunningham, VP&TO
Darlene Donahue, AsstVP&TO
TrOpers: Martha A. Kimzey

Toluca

THE CITIZENS NATIONAL BANK
201 N. Main St. 61369
815/452-2321 Tr$2.1 Mil
Hd: James P. Ghiglieri, Jr., ExecVP&TO
Donald L. Whitler, Pres&TO

Triumph

THE FIRST NATIONAL BANK
37 Main St. 61371
815/539-9301 Tr/u$1 Mil
Hd: Conrad Hanley

Tuscola

FIRST NATIONAL BANK & TRUST CO. OF DOUGLAS COUNTY
100 N. Main St. Box 8 61953
217/253-3344
Hd: Douglas R. McCumber, Pres&TO
Earl R. Pendergrass, VP&AsstTO

TUSCOLA NATIONAL BANK
P.O. Box 98 61953
217/253-4711 Tr$2.0 Mil
Hd: William F. McCarty, Pres&TO
TrInv: Larry R. Kresin, SrVP&AsstTO
TrOpers,EmplBen: Lloyd A. Murphy, VP&AsstTO

Urbana

FIRST BUSEY TRUST & INVESTMENT CO.
P.O. Box 69 61801
217/384-3257 Tr$128 Mil
Hd,TrInv,ComTrF: Gene Grandone, Pres&CEO
PersTr,CorpTr: Glen Paine, ExecVP&COO
Farm: Jesse Dowell, AsstVP&FM
EmplBen: Scott MacAdam, AsstVP
TrOpers: Debra Trulock, TOpO
Nb: W. E. Burgard, SrVP&TO
TDP: Greg Fink, InfSvcsO

Vandalia

FIRST BANK OF FAYETTE COUNTY
P.O. Box 130 62471
618/283-2211 Tr/o$5 Mil
Hd: Ann Goodin

FIRST NATIONAL BANK
P.O. Box 40 62471
618/283-1141 Tr$14 Mil
Hd: Thomas G. Diekroeger, VP&TO
Carol Williams, AsstTO

Villa Park

VILLA PARK TRUST & SAVINGS BANK
10 S. Villa Ave., P.O. Box 10 60181
312/834-0800 Tr$10 Mil
Robert Johanson, Pres&TO

Virden

FARMERS & MERCHANTS STATE BANK
P.O. Box 619 62690
217/965-5496 Tr/u$1 Mil
Hd: Greg Toppmeyer, ExecVP&TO

STATE BANK OF VIRDEN
103 S. Springfield 62690
217/965-3344 Tr/u$1 Mil
Hd: Larry T. Herron, TO
Joyce Coe, AsstTO

Virginia

PETEFISH, SKILES & CO.
P.O. Box 9 62691
217/452-3041 Tr$6 Mil
Hd: William M. Yaple, Chm&TO
Reginald Jokisch, Pres&TO

Warsaw

HILL-DODGE BANKING CO.
P.O. Drawer A 62379
217/256-4224 Tr/$2 Mil
Hd: Gary E. Beeler, VP&TO

Watseka

FIRST TRUST & SAVINGS BANK
120 E. Walnut 60970
815/432-2444 Tr$9 Mil
Hd: S. L. Martin, II, ETO

WATSEKA FIRST NATIONAL BANK
216 S. Fourth St., P.O. Box 447 60970
815/432-3977 Tr/o$8 Mil
Hd: Kerry Bell
Debbie Gudeman
John Rodda

Wauconda

WAUCONDA NATIONAL BANK AND TRUST COMPANY
486 W. Liberty St. 60084
312/526-6604 Tr$.5 Mil
Hd: Lynn Brettner, VP&TO
TrInv: Robert Hinman, ChmBd&TO

Waukegan

AMERICAN NATIONAL BANK & TRUST CO.
2323 W. Grand Ave. 60085
312/623-9000 Tr$34 Mil
Hd,PersTr,Nb: David B. DeSalvo, VP&TO
PersTr,TrOpers,Nb: Carol L. Passalaqua, TO
PersTr,LandTr,Nb: Sandra L. Shinsky, TO

BANK OF WAUKEGAN
1601 N. Lewis Ave. 60085
312/244-6000
Hd: Jon W. Boswell, TO

FIRST NATIONAL BANK
1 S. Genesee St. 60085
312/623-3800 Tr$1.5 Mil
Hd: Irwin A. Goodman, Pres&TO
Virginia A. Barrett, AsstTO

NORTHERN STATES TRUST COMPANY
3233 Grand Ave. 60085
312/623-3233 Tr$60 Mil
Hd,CorpTr,EmplBen,Nb: Paul T. Pavelski, Pres
ComTrF,TrOpers: Linda J. Nelson, AsstVP&TO
TrInv: Bradley Nickerson, VP

Wellington

WELLINGTON STATE BANK
P.O. Box 114 60973
815/984-3130 Tr/u$1 Mil
(Branch in Hoopeston)
Hd: E. Alan Bugg, Pres&CEO
PersTr: W. Thomas Roberts, VP&AsstTO
CorpTr: Vicki Jackson, AsstTO

West Chicago

WEST CHICAGO STATE BANK
P.O. Box 250 60185
312/231-1800 Tr$.750 Mil
Wayne Kuntze, Pres
Elizabeth P. Marecek, VP&TO
TrInv,Nb: Richard J. Worzala, ExecVP
Joachim J. Brown, TrCoun

Wheaton

BANK OF WHEATON
P.O. Box 687 60189-0687
312/665-0300 Tr$50 Mil
Hd: Albert C. Koontz, SrVP&TO
PersTr,TrInv,EmplBen: Gary C. Crocus, VP&TO

GARY-WHEATON BANK
E. Wesley & Cross Sts. 60187
312/665-2600 Tr$300 Mil
(Branch in Batavia)
Hd,Nb: Gregory W. Osko, VP
PersTr: Jerome M. Avner, VP
TrInv,ComTrF: Douglas G. Eyles, VP
EmplBen: Janice A. Lorenz, VP
TrOpers,TDP: Terry Anderson, TOpO
TrOpers: Bradford H. Hednick, AsstVP

HAWTHORNE BANK OF WHEATON
1500 N. Main St., P.O. Box 1058 60189
312/665-0050
Hd: Raymond Myers, VP&TO
PersTr,TrInv: Kathy McCuen, AsstVP&TO

Wheeling

COLE TAYLOR BANK/MAIN
350 E. Dundee Rd. 60090
312/537-0020 Tr$32.3 Mil
Hd: Carol L. Ennis, VP&SrTO
PersTr,EmplBen: Phyllis Lindstrom, VP&TO
TrOpers: Richard A. Block, VP&SrTOpO
LandTr: Linda Horcher

Williamsville

WILLIAMSVILLE STATE BANK
P.O. Box 379 62693
217/566-3387
Hd: John M. Jones, Chm&TO
John E. O'Neal, Pres&TO

Winnetka

HARRIS BANK
520 Green Bay Rd. 60093
312/441-4444 Tr$80 Mil
Hd: John D. O'Malley, SrVP
PersTr: Coleman S. Hutchins, VP
Holly Heap, TO
TrOpers: John Alaimo
Anna Gordon Schenn, TrAdm
Pat Ericksen, TrAdm

WINNETKA BANK
791 Elm St. 60093
312/441-4100 Tr$2.0 Mil
C. Andrew Lawrence, Pres
Anita E. Morris, AsstTrAdm

Woodstock

STATE BANK OF WOODSTOCK
101 S. Benton St. 60098
815/338-3131 Tr$16 Mil
Hd: Herbert W. Dakin, VP&TO

Worth

WORTH BANK & TRUST
6825 W. 111th St. 60482
312/488-6500 Tr$15 Mil
Hd: Marilyn C. Sajdak, TO
TrOpers: Beverly Van Dyke, AsstTO

Wyoming

WYOMING BANK & TRUST CO.
P.O. Box 230 61491
309/695-2831
Hd,PersTr,CorpTr: B. F. Backlund, ChmBd
Dean M. Jackson, Pres
Duane Brammer, ExecVP
Virginia Ford, Csh

Zion

ZION STATE BANK & TRUST CO.
2612 S. Sheridan Rd. 60099
312/945-7500
Hd: Doyle M. Weathers, SrVP&TO
PersTr,Prob: Robert J. Hoffmann, TO
PersTr: B. Jane Henry, AsstTO

Discretionary Trust Assets: This figure should reflect the market value of employee benefit, personal trusts, estates, and managed agencies over which each institution exercises investment discretion as reported to the F.D.I.C. on the "Annual Report of Trust Assets".

INDIANA

Akron

AKRON EXCHANGE STATE BANK
P.O. Box 217 46910
219/893-4531
Hd: J. R. Leininger, Pres

Albion

CAMPBELL & FETTER BANK
P.O. Box 5 46701
219/636-2171
Hd: Linda Weber, TO

Alexandria

CITIZENS BANKING CO. OF ALEXANDRIA
P.O. Box 147 46001
317/724-4447 Tr/u$1 Mil
Hd: Bradley R. Davis, Pres&TO

COMMERCIAL BANK & TRUST CO.
P.O. Box 145 46001
317/724-4453
Hd: E. Nicholas Spreen, Pres&TO

Anderson

ANDERSON BANKING CO.
931 Meridian Plaza 46015
317/646-5443 Tr$110 Mil
Hd: Robert L. Gustin, VP&TO
PersTr: James L. Hale, TO
Joseph H. Riedel, AsstTO
James S. Stuart, TO
TrInv: William J. Kennedy, IO
Ronald C. Stemen, AsstIO
EmplBen: Teresa D. Delman, TO
TrOpers: Nancy K. Hooker, TOpO

CITIZENS BANKING CO.
P.O. Box 729 46015
317/646-6605
Hd: Tom Parker, AsstVP&TO
PersTr,CorpTr,TrInv,EmplBen:
James F. Cunningham, VP&Comp
Jodi Hicks, AsstTO

FIRST NATIONAL BANK OF MADISON COUNTY
735 Main St., P.O. Box 351 46016
317/642-4901 Tr$9 Mil
(Branch in Elwood)
Hd: P. L. Gregory, SrVP&TO
PersTr,TrInv,EmplBen,TrOpers:
Connie J. McLaughlin, AsstTO

Arlington

ARLINGTON STATE BANK
P.O. Box 75 46104
317/663-2221 Tr/u$1 Mil
Lossie Z. Simpson, AsstTO

Attica

BANK OF WESTERN INDIANA
P.O. Box 280 47918
317/762-6721
(Branch of Covington)
Bonnie Mayfield, AsstCsh

CENTRAL NATIONAL BANK & TRUST CO.
P.O. Box 249 47918
317/762-2414 Tr$1 Mil
Robert B. Folk, Pres&TO
Wayne P. Garrett, ExecVP&TO

Over 4,700 Banks & Trust Companies subscribe to
TRUSTS & ESTATES

INDIANA (Cont'd)

Auburn

AUBURN STATE BANK
P.O. Box 229 46706
219/925-3060 Tr$14 Mil
Hd,TrInv: M. C. Haggarty, Pres&TO
PersTr,CorpTr,ComTrF,EmplBen,TrOpers,Nb: E. S. Zeisloft, TO

CITY NATIONAL BANK
P.O. Box 389 46706
219/925-0960 Tr$1.1 Mil
Hd: James H. Carper, Pres&TO

Avilla

COMMUNITY STATE BANK
P.O. Box 79 46710
219/897-3361 Tr/u$1 Mil
Hd: R. B. Helmkamp

Batesville

BATESVILLE STATE BANK
137 S. Main St. 47006
812/934-4411 Tr/u$1.687 Mil
Hd: Lloyd W. Hisrich, Pres
TrOpers: Dennis M. Harmeyer, VP&Csh
Nb: R. C. Martin, VP

FIRST BANK & TRUST CO.
P.O. Box 30 47006
812/934-2808 Tr$2.935 Mil
(Branch in Milan)
Hd: Gene J. Becker, Csh&TO

Bath

BATH STATE BANK
P.O. Box 10 47010
317/732-3118 Tr/u$1 Mil
Hd: H. Joy Thomas, TO

Berne

FIRST BANK OF BERNE
P.O. Box 369 46711
219/589-2151 Tr$6.5 Mil
Hd: Charles E. Isch

Bippus

BIPPUS STATE BANK
P.O. Box 85 46713
219/344-1351 Tr/u$1 Mil
Hd: Ryan M. Warner

Bloomfield

BLOOMFIELD STATE BANK
P.O. Box 407 47424
812/384-4431
Hd: James Miller, SrVP

Bloomington

BANK ONE, BLOOMINGTON, N.A.
P.O. Box 608 47402
812/332-6351 Tr$110 Mil
Hd: Ronald D. Leichter, SrVP&SrTO
PersTr: Mrs. Mary V. Morrisette, VP&TO
EmplBen: Mrs. Rebecca W. Click, PenTO
Nb: James R. Phillippe, VP&TO
TrOpers: Mrs. Patty S. Caswell, AsstVP&TOpO

BLOOMINGTON NATIONAL BANK
P.O. Box 1309 47402
812/339-1131 Tr$5 Mil
Hd: David M. Snyder, VP&SrTO
Joan Ray, AsstVP&TO

MONROE COUNTY BANK
P.O. Box 2329 47402
812/336-0201 Tr$15 Mil
R. Scott Walters, VP

Bluffton

OLD FIRST NATIONAL BANK
304 W. Market St. 46714
219/824-2510 Tr/u$2 Mil
Hd: H. W. Myers, VP,Csh&TO

Boonville

PEOPLES TRUST & SAVINGS BANK
P.O. Box 307 47601
812/897-0230 Tr$3.5 Mil
Florence R. Davis, TO
TrInv: Rita Behagg
Julia Raibley

WARRICK NATIONAL BANK
224 W. Main St., P.O. Box 31 47601
812/897-3307 Tr$28 Mil
Hd: Ronald W. Vogel, TO

Brazil

FIRST BANK & TRUST CO. OF CLAY COUNTY
101 W. National Ave., P.O. Box 310 47834
812/446-2581 Tr$9.2 Mil
(Branches in Clay City & Terre Haute)
Hd: Rose Mary Price, VP&TO
Carol Chambers, Sec

RIDDELL NATIONAL BANK
P.O. Box 340 47834
812/448-2611 Tr$4.1 Mil
Hd: H. Michael Lawson, VP&TO

Bremen

FIRST SOURCE BANK OF MARSHALL COUNTY
104 W. Plymouth St., P.O. Box 227 46506
219/546-3411 Tr$5 Mil
Loretta Thomas, TO

Brookston

FARMERS STATE BANK
P.O. Box 159 47923
317/563-3136 Tr/u$1 Mil
Hd: John F. Garrott, TO
Alberta F. Ade, AsstTO

Brookville

FRANKLIN COUNTY NATIONAL BANK
P.O. Box 37 47012
317/647-4116 Tr$5.2 Mil
Hd: Fred Chappelow, SrVP&TO
Jonathan Schuck, AsstTO

PEOPLES TRUST CO.
P.O. Box 7 47012
317/647-3591 Tr$.55 Mil
Tracy Wiseman, TO

Brownsburg

HENDRICKS COUNTY BANK & TRUST CO.
P.O. Box 230 46112
317/852-2268
(Branch in Plainsfield)
Hd: Keith P. Foist, Pres&TO

Burlington

FIRST BANK OF CARROLL COUNTY
P.O. Box 98 46915
317/566-3322 Tr$.68 Mil
C. Lowell Craft, Pres&CEO
Lisa A. Shirar, AsstVP&TO

Cambridge City

WAYNE BANK AND TRUST CO.
P.O. Box 210 47327
317/478-3561 Tr/u$1.3 Mil
(Branch in Richmond)
Hd: Roger Kem, VP

Cannelton

FIRST CANNELTON NATIONAL BANK
P.O. Box 67 47520
812/547-7038 Tr$.5 Mil
Hd: Danny Coffey, Pres&CEO
Wilma Heck, AsstTO&VP

Carmel

BANK ONE, CARMEL
200 E. Carmel Dr. 46032
317/844-8244
C. J. Roach, VP&Comp

UNION STATE BANK
P.O. Box 398 46032
317/846-7381
Annabelle L. Ogle, TO

Charlestown

INDIANA FIRST NATIONAL BANK
890 Main St., P.O. Box 37 47111
812/256-3316 Tr$4.2 Mil
Hd,PersTr,CorpTr,TrInv,Nb: James P. Bowen, VP&TO
TrOpers,Nb,TDP: Linda Harris, AsstTO

Chesterton

CHESTERTON STATE BANK
109 Broadway 46304
219/926-1151 Tr$33 Mil
Hd,CorpTr,TrInv,EmplBen,Nb: John Ross Harrington, Jr., VP&SrTO
PersTr,Prob,Gdnshp: Jayne Ellen Jones, TO
TrOpers: S. Deachil
RE,T&T: Carol Blakely
Nb: Sheldon Cohn

Churubusco

CHURUBUSCO STATE BANK
P.O. Box 205 46723
219/693-2194 Tr$3 Mil
Hd: E. R. Jones, Pres
PersTr,CorpTr: R. E. Stangland, VP&TO

Clay City

FIRST BANK & TRUST CO. OF CLAY COUNTY
801 Main St. 47841
812/939-2141
(Branch of Brazil)

Columbia City

CITIZENS NATIONAL BANK OF WHITLEY COUNTY
P.O. Box 510 46725
219/244-6151 Tr$3.5 Mil
(Branch in South Whitley)
Hd: John Archer, TO

THE FARMERS LOAN & TRUST CO.
216-220 W. Van Buren St. 46725
219/248-2630 Tr$19.0 Mil
William A. Tucker, Jr., VP&TO
Nb: Benton E. Gates, Jr., Atty

Columbus

FIRST NATIONAL BANK
333 Washington St., P.O. Box 327 47201
812/379-4421 Tr$30 Mil
Hd,PersTr,TrInv,Nb: William A. Helmbrecht, VP&TO
CorpTr,TrOpers: Phyllis Hole, TrAdmO
EmplBen: Jennifer Manning, TrAdmO

The Directory of Trust Institutions is included in a T&E subscription!

IRWIN UNION BANK & TRUST CO.
P.O. Box 929 47202
812/376-1695 Tr$79 Mil
Hd: David L. Fisher, VP&SrTO
TrTx,TrOpers: Beth R. Gater, TO
TrInv: Robin S. Hilber, VP
Nb: Patrick K. Crimmins
Sally Phillips
Roxane Cyr
David N. Schroer, Jr.
PersTr,CorpTr: James M. O'Dwyer, VP&TO
Stephen R. Kirts, TO
EmplBen: Susan T. Fritsch, TO

Connersville

CENTRAL STATE BANK
531 Central Ave., P.O. Box 225 47331
317/825-0546 Tr$14 Mil
Hd: Richard W. Hankins, VP&SrTO

FAYETTE BANK & TRUST CO.
A Merchants National Company
536 Central Ave. 47331
317/825-2124 Tr$27.5 Mil
Hd,PersTr,CorpTr,TrInv,EmplBen:
Henry D. Orschell, VP&SrTO
TrOpers: Carmen Gibbons
TDP: C. Sue Pflum

Corydon

LIBERTY NATIONAL BANK & TRUST OF INDIANA
P.O. Box 37 47112
812/738-2185 Tr$8 Mil
Hd: Bette J. Purucker, VP,Csh&TO
John C. Ragland, Pres&CEO
TrOpers: Esther D. Coffman, AsstCsh

OLD CAPITAL BANK & TRUST CO.
P.O. Box 128 47112
812/738-3111 Tr$19.3 Mil
Hd: William L. Taylor, AsstVP

Covington

BANK OF WESTERN INDIANA
401 Washington St. 47932
317/793-4846 Tr$11 Mil
(Branches in Attica, Hillsboro & Kingman)
Hd: Bonnie Mayfield, AsstCsh&TO

FOUNTAIN TRUST CO.
P.O. Box 8 47932
317/793-2237 Tr$8 Mil
Hd: Luke White, Pres&TO

Crawfordsville

BANK ONE, CRAWFORDSVILLE, N.A.
P.O. Drawer 687 47933
317/362-1100 Tr$52 Mil
Hd: Ken Newnum, SrVP&TO
Tony Johnson, AsstTO

ELSTON BANK & TRUST CO.
132 E. Main St. 47933
317/362-3400 Tr$40 Mil
Hd: Marsha J. Gephart, VP&TO
EmplBen: Alecia Brady
TrOpers: Jackie Thompson, TO

Cromwell

CROMWELL STATE BANK
P.O. Box 367 46732
219/856-2115 Tr$1 Mil
Hd: John Ray, VP&TO

Crown Point

THE FIRST BANK OF WHITING
117 E. Joliet 46321
219/663-5100
(Branch of Highland)
Carolyn Mayer, TO

LAKE COUNTY TRUST CO.
(Land Trust Only)
2200 N. Main St., P.O. Box 110 46307
219/663-2289 Tr/u$1 Mil
Hd: J. M. Yonkman, Pres

Culver

NORCEN BANK
P.O. Box 71 46511
219/842-3321 Tr$8 Mil
Karen Mendenhall, VP&SrTO

Dale

DALE STATE BANK
P.O. Box 218 47523
812/937-4453 Tr$1 Mil
Hd: Joe C. Neff, Pres
Joan L. Trinkel, SrTO

Danville

THE HUNTINGTON NATIONAL BANK OF INDIANA
P.O. Box 209 46122
317/745-6414 Tr$20 Mil
Hd: Helen Scotten, TO

MID STATE BANK OF HENDRICKS COUNTY
P.O. Box 119 46122
317/745-4435 Tr/a$1.363 Mil
Hd,PersTr,CorpTr,TrInv,TrOpers:
Douglas K. Philips, VP&TO
EmplBen: Pamela Cole

Decatur

FIRST STATE BANK
P.O. Box 500 46733
219/724-3151 Tr$11.2 Mil
Hd: Larry Isch, VP&TO
TrOpers: Agnes Daniels
Janice Schlemmer, TO

Delphi

UNION BANK & TRUST CO.
P.O. Box 119 46923
317/564-3216 Tr$3 Mil
Hd: John F. Klepinger, TO
Audria Clements, VP&AsstTO

East Chicago

FIRST NATIONAL BANK OF EAST CHICAGO, INDIANA
720 W. Chicago Ave. 46312
219/397-1000 Tr$18.5 Mil
(Branch in Munster)
Hd: Thomas S. Gozdecki, Jr., VP&TO

Eastside Winchester

PEOPLES LOAN & TRUST BANK
State Road 32 East 47394
(Branch of Winchester)
Hd: Terri E. Matchett, VP&TO

Edinburgh

SUMMIT BANK OF JOHNSON COUNTY
P.O. Box 37 46124
812/526-5577 Tr/u$1 Mil
Hd: Ronald G. Seals, Pres&TO

Elkhart

FIRST NATIONAL BANK
301 S. Main St. 46515
219/295-2000 Tr$250 Mil
Hd: George E. Freese, SrVP
AcctAdmin: Michael W. Shade, VP
TrInv: Lawrence E. Miles, VP
TrOpers: Marjorie L. Bost, VP
Nb: Cheryl R. Cooper, VP

MIDWEST COMMERCE BANKING COMPANY
Franklin at Second 46514
219/294-6621 Tr$254 Mil
Hd,PersTr: Leonard L. Whitfield, SrVP&TO
PersTr: John Klehfoth, VP&TO
CorpTr: Cynthia Ann Snyder, AsstVP&TO
TrInv: Thomas N. Ertel, SrVP&Csh
EmplBen: Thomas R. Kmak, AsstVP&TO
TrOpers: David M. Sands, AsstVP&TO

Ellettsville

THE PEOPLES STATE BANK
P.O. Box 128 47429
812/876-2228
Hd: Charles F. Kennedy, ExecVP

Elwood

FIRST NATIONAL BANK OF MADISON COUNTY
46036
317/552-9871
(Branch of Anderson)
Hd: Jeff Nelson, VP

SECURITY BANK
P.O. Box 51 46036
317/552-5091 Tr$2 Mil
Hd: Jack L. Gaddis, ExecVP&TO

Evansville

CITIZENS NATIONAL BANK
Trust Dept. - Box 719 21P 47705
812/464-3215 Tr$329 Mil
Hd,PersTr: Michael A. Doris, SrVP&SrTO
CorpTr: Evelyn R. Lemond, TO
Nb: Ingely Forbes, TBDO
TrInv,ComTrF: Bruce Meythaler, VP&Mgr-TrInv
TrInv: Steve Appel, VP&TrInvO
EstAdm: E. Gordon Maynard, AsstVP&TO
TrOpers: Richard Goebel, TOpO
PersTr: John O. Wells, AsstVP&TO
FM: A. Russell Wood, VP
EmplBen: D. Terry Anderson, TO

NATIONAL CITY BANK
P.O. Box 868 47705-0868
812/464-9663 Tr$205 Mil
SrAdmO: Charles W. Goldman, SrVP&TO
SrOpers,Plng: Levon F. (Jack) Dempsey, SrVP
CorpTr: Mark A. Schauss, TO
TrInv,ComTrF: James J. Marchino, TO
PersTr: Charles B. Michaels, VP&TO
TrOpers,Tx: David K. Boink, TO
Nb: Lezlie J. Simmons, TO

OLD NATIONAL BANK
P.O. Box 207 47702
812/464-1397 Tr$380 Mil
Hd: Donald R. Balser, SrVP&TO
CorpTr,TrOpers: Marvin H. Sunderman, VP&TO
TrInv: William Kelley, VP&TrInvO
EmplBen: Jeff Martin, TO
Nb: Joyse Kramer

Fairmount

CITIZENS STATE BANK
P.O. Box 85 46928
317/948-4220 Tr$1 Mil
Hd: Timothy H. Selby
PersTr,CorpTr,TrInv,ComTrF:
Victor A. Selby, ChmBd

FAIRMOUNT STATE BANK
P.O. Box 8 46928
317/948-4330 Tr$1.5 Mil
Hd: Robert McManaman, TO

Farmersburg

PEOPLES STATE BANK
P.O. Box 360 47850
812/696-2146 Tr$1 Mil
Hd: Charles F. Holley, ExecVP&TO

INDIANA (Cont'd)

Farmland

PEOPLES LOAN & TRUST BANK
111 E. Henry St. 47340
317/468-6001
(Branch of Winchester)
Hd: Terri E. Matchett, VP&TO

Flora

THE BRIGHT NATIONAL BANK
219/967-4151 Tr$18.1 Mil
Hd: Marshall D. McCammack, Pres&TO

Fort Branch

THE FARMERS & MERCHANTS BANK OF FORT BRANCH
801 E. Mulberry St. 47648
812/753-3911 Tr/u$1 Mil
Hd: James A. Pfister, Pres&TO
Mrs. Barbara Wilson, ExecVP&TO
TrOpers: Randall Wallis, AsstVP&TO

Fort Wayne

FORT WAYNE NATIONAL BANK
110 W. Berry St., P.O. Box 110 46801
219/426-0555 Tr$680 Mil
Hd: Thomas E. Quirk, ExecVP&SrTO
PersTr: Kim T. Stacey, VP&TO
CorpTr: Margaret Harden, VP&TO
TrInv,ComTrF: David M. Meyer, VP&TO
EmplBen: James I. Bereman, VP&TO
TrOpers: Priscilla Pickering, TO
TaxDept: Wm. R. O'Dell, VP&TO
LINCOLN NATIONAL BANK & TRUST CO.
116 E. Berry St. 46802
219/461-6444 Tr$825 Mil
Hd: Donald L. Felten, SrVP&SrTO
PersTr: JoAnne Valentine, VP
CorpTr: Mark Ueber
EmplBen: Dale J. Amborski, VP
Joseph O. Gaafar, TO
Peter Wooldredge, TO
Prob: William Gardner, VP
TrInv: Jerry J. Harms, VP
TrOpers: JoEllen Gustin, TO
SUMMIT BANK
P.O. Box 2345 46801-2345
219/427-8128 Tr$450 Mil
Hd: Richard C. Solaro, SrVP&SrTO
PersTr: Ronald B. Cassidente, AsstVP&TO
Gloria Meeks, TO
Maureen Grinsfelder, TO
Pat Sheller, TO
Tudor Glassburn, TO
TrInv: Ned Lee, AsstVP&IO
Willard Warwick, AsstVP&IO
EmplBen: Wayne Hall, VP&EBO
Nb: Neil A. Anderson, VP&TrMktgO
Tx: Nancy Robinson, AsstVP&TO
Opers&CorpTr: Joseph A. Byers, AsstVP&TO
Roberta A. Jensen, AsstVP&TO

Fowler

FOWLER STATE BANK
300 E. 5th St. 47944
317/884-1200 Tr$7.6 Mil
Hd,EmplBen,TrOpers: Kenneth W. Deckard
PersTr,CorpTr,TrInv,ComTrF,Nb,TDP:
Richard Brown

Frankfort

FARMERS BANK
P.O. Box 129 46041
317/654-8731 Tr$25 Mil
Hd: Judson J. Costlow, VP&TO
SUMMIT BANK OF CLINTON COUNTY
P.O. Box 309 46041
317/659-3383 Tr$46 Mil
Hd: Tim Unger, SrVP&TO
Philip L. Birge, VP&TO
TrOpers: Julia Werner, AsstVP&TO

Franklin

BANK ONE, FRANKLIN
34 W. Jefferson St. 46131
317/736-7191 Tr$8.8 Mil
Hd: Lucille C. Brown, TO
Betty Meador, TrBkpr
Sherri Wheeler, TrClk
Sandra Hann, TrClk
FRANKLIN BANK & TRUST CO.
101 E. Jefferson St. 46131
317/736-3116 Tr$12 Mil
Hd: Roger McGinnis, AsstVP&TO

French Lick

SPRINGS VALLEY BANK & TRUST CO.
P.O. Box 191 47432
812/936-9961 Tr$65 Mil
Hd: Jean Gird, VP&TO
Marsha Wells, AsstTO

Friendship

FRIENDSHIP STATE BANK
P.O. Box 357 47021
812/667-5101
Hd: James W. Lemon, Pres&TO

Garrett

GARRETT STATE BANK
P.O. Box 29 46738
219/357-3133 Tr$.7 Mil
Hd: Max A. Grabill, Pres&TO
Larry Hamilton, ExecVP&AsstTO

Gary

GAINER BANK
P.O. Box 209 46402
219/738-4000 Tr$600 Mil
Hd,TrInv: L. T. Proctor, SrVP&TO
DptyHd: S. E. Gerdes, VP&TO
PersTr,Agcy,ComTrF: B. J. Rakos, TO
EmplBen: K. J. Ryan, VP&TO
TrOpers: S. Smith, AsstTO
CorpTr,Nb,Prob: L. H. LaSuer, VP&TO

Gas City

CITIZENS NATIONAL BANK OF GRANT CO.
301 E. Main St. 46933
317/662-3911
(Branch of Marion)

Geneva

BANK OF GENEVA
P.O. Box 278 46740
219/368-7288 Tr/u$1 Mil
Hd: James D. Briggs, Jr., Pres&TO

Goshen

SALEM BANK & TRUST CO.
101 S. Main St. 46526
219/533-2131 Tr$78 Mil
(Branch in Wakarusa)
Hd,CorpTr,Nb: Hal E. Cleavinger, VP&SrTO
TrInv,ComTrF: Jim Lothary
PersTr,Agcy,Est,Adm: Beverly Connelly, TO
Lauretta Schrock, AdmAsst
EmplBen: Thomas G. Stark, VP&TO
TrOpers: Anne Stevens

Greencastle

CENTRAL NATIONAL BANK
One Central Square 46135
317/633-4161 Tr$26.5 Mil
Hd: Jerry L. Williams, VP&TO
TrAdm: Kay Brewer
Beth Flint
FIRST-CITIZENS BANK & TRUST CO.
P.O. Box 177 46135
317/653-4181 Tr$16 Mil
Hd: Joe Ferguson, SrVP&TO

Greenfield

GREENFIELD BANKING CO.
P.O. Box 587 46140
317/462-1431 Tr/o$8 Mil
Hd: Robert H. Strickland, SrVP&TO
HANCOCK BANK & TRUST
1 W. Main St. 46140
317/462-7771 Tr$10 Mil
Hd: Joseph A. Smith, VP&TO

Greensburg

DECATUR COUNTY BANK
P.O. Box 66 47240
812/663-4622 Tr$4.8 Mil
Hd: Gerald W. Reese, Pres&TO
TrOpers: Karen S. Matlock, AsstTO
UNION BANK & TRUST CO.
201 N. Broadway 47240
812/663-4711 Tr$18 Mil
James H. Biddle, SrTO
Helen Parker, TO

Greenwood

BARGERSVILLE STATE BANK
P.O. Box 70 46142
317/887-6688 Tr$4 Mil
Jerry R. Engle, Pres&TO
Molly J. Beach, AsstTO
NATIONAL BANK OF GREENWOOD
300 S. Madison Ave., P.O. Box NBG 46142
317/882-3537 Tr$40 Mil
Hd,PersTr,TrInv,CorpTr,Nb,EmplBen:
Pat Van Valer, VP&SrTO
TrOpers,Nb,EmplBen,TrInv,CorpTr:
Marilyn Belcher, TO

Hammond

CALUMET NATIONAL BANK
5231 Hohman Ave. 46325
219/932-6900
Hd,Prob,PersTr: Cletus F. Epple, VP&SrTO
Prob,PersTr: Howard S. Fine, TO
TrInv: Thomas E. Paxson, TrInvO
TrOpers: Helen A. Ahlborn, VP&TO
MERCANTILE NATIONAL BANK OF HAMMOND
5243 Hohman Ave. 46325
219/932-8220
Hd: Kenneth J. Roeh, SrVP&ExecTO
PersTr: H. F. Smiddy, SrVP&TO
Edward A. Studzinski, TrInvO
PersTr&REMgr: Louise Johnson, TO
EmplBen: Gregory A. Marx, VP&TO
TrOpers: Claudia Antonietti, AsstGenMgr&TOpO

Hartford City

CITIZENS STATE BANK
101 W. Washington St. 47348-0720
317/348-2350 Tr$7.4 Mil
Hd: Garry Garlish, Pres&TO
Margaret Sones, TO
R. W. Renner, Chm&TO

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HAUBSTADT STATE BANK
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Shiela Maikranz, AsstTO

Hebron

FIRST NATIONAL BANK
P.O. Box 125 46341
219/996-2100
(Branch of Valparaiso)
Hd: Steve Krieger, VP&TO
William Mullins, AsstTO

Highland

BANK OF HIGHLAND
P.O. Box 1929 46322
219/838-9500 Tr/u$1 Mil
Hd,PersTr: Bruce E. Leep, Pres

THE FIRST BANK OF WHITING
9701 Indianapolis Blvd. 46322
219/924-6400 Tr$100 Mil
(Branch in Crown Point)
Hd,Nb,EmplBen: Stephan A. Ziemba, VP&SrTO
PersTr,Est,Adm: Craig L. Hlinka, AsstVP&TO
TrInv,Agcy: Laurel Tonis, AsstVP&TO
LandTr,Gdnshp: Carolyn Meyer, TO
TrOpers: Kathy O'Neill, AdmAsst
Margaret Canady, AdmAsst

Hillsboro

BANK OF WESTERN INDIANA
Water & Market Sts., P.O. Box 96 47949
317/798-3115
(Branch of Covington)
Bonnie Mayfield, TO

Huntingburg

FIRST NATIONAL BANK
P.O. Box 128 47542
812/683-2515 Tr$3.2 Mil
Hd,PersTr,CorpTr: Allan Bauernfiend, VP&TO

Huntington

COMMUNITY STATE BANK
P.O. Box 1029 46750
219/356-3700 Tr$6 Mil
Hd: J. K. Bledsoe
Joyce Stahl, AsstTO

FIRST NATIONAL BANK
354 N. Jefferson St. 46750
219/356-3100 Tr$27 Mil
(Branch in Roanoke)
Hd: F. William Anzinger, SrVP&TO
Marilyn Sonner, AdmAsst
TrOpers: Ruth E. Toelle

★Indianapolis

BANK ONE, INDIANAPOLIS, NA
101 Monument Circle 46277
317/639-8181 Tr$7.9 Bil
TRUST & ASSET MANAGEMENT GROUP
Hd: E. Lynn Plaster, ExecVP&ChTO
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Leif E. Nulsen, SrVP&CIO
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W. Francis Brezette, VP&IO
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ECONOMICS
Thomas F. Wilson, Jr., PhD., VP&SrEcon
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Gregory L. Pawlowski, VP&TO
PRIVATE BANKING DIVISION
James D. Keckley, ExecVP
TRUST LEGAL COUNSEL
Thomas A. Jenkins, VP&SrTrCoun

FIRST OF AMERICA BANK-INDIANAPOLIS
5300 Crawfordsville Rd. 46224
317/241-2361
Hd: William G. Batt, ExecVP&TO
PersTr: Bruce D. Vandegrift, VP&TO
CorpTr,EmplBen: Cynthia S. Meredith, AsstTO
TrInv: Keith D. Bell, AsstVP&AsstTO

INDIANA NATIONAL BANK
One Indiana Square 46266
317/266-6270 Tr$5.2 Bil
Hd: Roger E. Mahn, ExecVP&TO
PersTr: Clayton Pruitt, 1stVP&TO
InstInv: Richard Dyer, 1stVP&TO
TrInv: P. Roger Kumler, SrVP&TO
InvRes: Andrew O'Donnell, VP&TO
TrOpers: Martin Russell, 1stVP&TO
TrAdmin: Donald Willing, SrVP&TO
Nb: George Buskirk, SrVP&TO
EmplBen: J. O'Donnell, VP&TO

MERCHANTS NATIONAL BANK & TRUST COMPANY
One Merchants Plaza, P.O. Box 5031 46255
317/267-7272 Tr$2.5 Bil
Daniel L. Fleck, ExecVP
Hd: Thomas P. Ewbank, SrVP&SrTO
PersTr: R. Michael Miner, VP&TO
PersAcct,Adm&TrCoun: Mary Y. Marsh, SrVP&TrCoun
ComTrF: Elizabeth Meitzler, VP&IO
EmplBen: Eduardo I. Aguirre, SrVP&TO
PropMgt: Edward L. West, VP
CorpTr: Randolph J. Stierer, VP&TO
TrInv: Michael J. Burgad, VP&SrIO
Tax: Diane E. Bokelman, VP&TO
EmplBen,Nb: Susan Thomas, VP
TrOpers,FPO: Stanley M. Harris, VP&SrTO
PersNb: Richard F. Stegemeier, VP&TO

PEOPLES BANK & TRUST CO.
130 E. Market St. 46204
317/237-8068 Tr$50 Mil
Hd,TrInv,Nb: Terry L. Young, VP&SrTO
PersTr: James A. Rice, VP&TO
CorpTr: J. Christopher White, AsstVP&TO
EmplBen: Victoria Fillenwarth, Adm
TrOpers: Marilyn Karnatz, AsstVP&TOpMgr

Jasper

DU BOIS COUNTY BANK
P.O. Box 550 47546
812/482-2772 Tr$36 Mil
Hd: Robert R. Webster, VP&SrTO
PersTr,CorpTr,TrInv,ComTrF,EmplBen: Thomas Krodel, AsstVP
TrOpers: Cheryl Hoffman

GERMAN AMERICAN BANK
711 Main St., P.O. Box 810 47546
812/482-1314 Tr$39 Mil
Hd: Roger W. Eckerle, AsstVP&TO
PersTr: Tony Nordhoff, AsstTO
EmplBen: Bonnie Hochgesang, AsstTO

JASPER STATE BANK
P.O. Box 151 47546
Tr$3 Mil
David L. Keller, TO

Jeffersonville

COMMERCEAMERICA BANKING COMPANY
CS 8 47130
812/284-7484 Tr$67 Mil
Hd,TrOpers,Nb: Gary L. Johnson, SrVP&TO
PersTr: Billieann Durrett, VP&TO
CorpTr,TrInv,EmplBen: Ralph Barany, VP&TO

Kendallville

CAMPBELL & FETTER BANK
P.O. Box 231 46755
219/347-1510 Tr$6 Mil
Hd: Linda Weber, TO

SUMMIT BANK OF KENDALLVILLE
P.O. Box 668 46755
219/347-0800 Tr$3 Mil
Hd: Tom Alberts, Pres
TrOpers: Barbara Miller

Kentland

KENTLAND BANK
P.O. Box 145 47951
219/474-5155 Tr$10 Mil
Hd: Lois V. Norris, TO

Kingman

BANK OF WESTERN INDIANA
State Rd. 234 47952
317/397-3395
(Branch of Covington)
Hd: Bonnie Mayfield, TO

Knox

FARMERS BANK & TRUST CO.
20 N. Main St. 46534
219/772-2144 Tr$.5 Mil
Hd: Robert Hamilton, Pres

Kokomo

CITIZENS NATIONAL BANK OF GRANT COUNTY
Kokomo Financial Center
1622 E. Hoffer 46904-0202
317/662-3911
(Branch of Marion)
Hd: Marvin L. Foland, SrVP&AsstTO

FIRST NATIONAL BANK
322 N. Main St. 46901
317/459-3911 Tr$28 Mil
Hd: John P. O'Donnell, VP&TO
EmplBen: Bonnie Nicholas, AsstTO
TrOpers: Becky Cecil, TOpSupv

UNION BANK & TRUST CO.
Main at Mulberry 46901
317/457-8111 Tr$299 Mil
Hd: Carl R. Van Zant, VP&TO
PersTr,CorpTr: Betty L. Boles, VP&TO
PersTr: James P. White, TO
Roselyn Lewis, TO
TrInv: Larry Embling, VP&TO
TrOpers: Mark Pearson, AsstTO
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LAFAYETTE BANK & TRUST CO.
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Hd: Joseph A. Bonner, ExecVP&SrTO
TrOpers: Michael J. Vogel, AsstTO
TrInv: Rita K. Wedemeyer, IO
John K. Mandeville, FM
TrAdm: Lawrence A. Anthrop, AsstVP&TO
Douglas M. Wehrman, AsstTO

LAFAYETTE NATIONAL BANK
337 Columbia St. 47902
317/423-8022 Tr$180 Mil
Hd: J. Thomas Servies, VP
Pers~~Tr,Est:~~ Shirley M. Osterling, AsstVP&TO
CorpTr,RE: Ronald E. Burgess, AsstVP&TO
TrInv,ComTrF: James E. Peterson, VP&TrInvO
Nb: Stuart L. Main, SrVP&TO
EmplBen: Rick Kennedy, AsstTO
TrOpers: Larry E. Suter, AsstVP

PURDUE NATIONAL BANK
201 Main St. 47902
317/423-0413 Tr$107 Mil
Hd: Michael V. Riley, SrVP
Farm: Carl E. Brown, VP&FM
Stephen Wright, AsstFM
Prob: Janet Collins-Cutter, VP&TO
Kathleen Wollam, ProbAdm
PersTr: Robert A. Mayhill, AsstVP&TO
Debra E. Cox, TO
Jane Westhoff, TrAdm
TrOpers: Alberta Barker, TOpO
TrInv,EmplBen: James S. Backoff, SrVP&SrTO
EmplBen: Douglas Smith, Adm

Lagrange

FARMERS STATE BANK
220 S. Detroit St. 46761
219/463-7111 Tr$5 Mil
Hd: Orea E. Mulholland, TO

La Porte

FIRST NATIONAL BANK & TRUST CO. OF LA PORTE
802 Lincolnway 46350
219/362-6171 Tr$85 Mil
Hd,Nb: Daniel L. Curry, SrVP&TO
PersTr: H. J. Kohne, VP
E. L. Satkoski, AsstTO
EmplBen: Debra Niezer, TO

LA PORTE BANK & TRUST CO.
601 Jackson St., P.O. Box D 46350
219/362-0404 Tr/o$20 Mil
Hd,Nb: Lawrence J. Mazur, SrVP&TO
PersTr,CorpTr,TrInv: Nancy L. Schwarzkopf
EmplBen,EstGdnshp: Anne Klosowski

Lawrenceburg

AMERICAN STATE BANK
131 Walnut St. 47025
812/537-1234 Tr/u$1 Mil
Hd: V. A. Mix, TO

PEOPLES NATIONAL BANK
P.O. Box 327 47025
812/537-1212 Tr$3 Mil
Hd: Susan Smith, SrVP&TO

Lebanon

THE BOONE COUNTY STATE BANK
P.O. Box 528 46052
317/482-3321 Tr$12 Mil
Hd,Nb: L. Wayne Sipe, Pres&TO
PersTr,CorpTr,TrInv,TrOpers:
Robert L. Thompson, VP&TO
Anna Marie Spall, AsstTO

MID STATE BANK
P.O. Box 70 46052
317/482-3300
(Branch of Zionsville)
Robert A. Duff, SrVP&TO

Liberty

THE UNION COUNTY NATIONAL BANK
P.O. Box 217 47353
317/458-5131 Tr$2 Mil
Hd: Ted J. Montgomery, Pres&TO

Ligonier

AMERICAN STATE BANK
222 Cavin St. 46767
219/894-4141 Tr$12.5 Mil
Hd: Fred Lamble, TO

Linden

LINDEN STATE BANK
100 N. Meridian St. 47955
317/339-4646
Hd: C. Laverne Lutes, Pres
Ronald D. Kerby, VP

Linton

PEOPLES TRUST CO.
P.O. Box 191 47441
812/847-4457 Tr$3.174 Mil
Hd,PersTr,ComTrF:
Maryruth Kramer, Sec-Treas&TO

Logansport

FARMERS & MERCHANTS STATE BANK
P.O. Box 720 46947
219/722-2274 Tr$13.5 Mil
Hd: Robert Lee Murray, VP&TO

THE FIRST NATIONAL BANK OF LOGANSPORT
One First National Plaza 46947
219/722-4111 Tr$85 Mil
Hd: Russell Fry, VP&TO
Richard Arthur, VP
Suzanne Chilcott, AsstVP&TO

Loogootee

THE UNION BANK
P.O. Box 137 47553
812/295-2624 Tr/u$1 Mil
Hd: Thomas L. Wuensch, VP&TO

Lowell

LOWELL NATIONAL BANK
P.O. Box 8 46356
219/698-8981 Tr$85 Mil
Hd: Donald L. Hawkins, VP&TO
TrAcct: Christine Jensen
TrAdm: Patricia K. Wachter

Lynn

GREENFORK TOWNSHIP STATE BANK
Rt. 2, Box 71 47355
317/874-2511 Tr/u$1 Mil
Hd: James Stephen Murphy, Pres&TO
PersTr,TrOpers: Bruce A. Cowen, Csh&AsstTO

Madison

MADISON BANK & TRUST CO.
213 E. Main St. 47250
812/265-5121 Tr$32 Mil
Hd: John Muessel, VP&TO
Michael Hensley, AsstTO

Marion

BANK ONE, MARION, INDIANA, NA
P.O. Box 68 46952
Tr$36 Mil
Hd: Howard L. Mundt, VP&TO
TrOpers: Donna J. Rust, AsstTO

CITIZENS NATIONAL BANK OF GRANT COUNTY
P.O. Box 1248 46952
317/662-3911 Tr$8 Mil
(Branches in Gas City, Kokomo & Upland)
Hd: Theodore C. Wright, SrTO

SUMMIT BANK OF MARION
4th & Washington Sts. 46953
317/668-6111 Tr$57 Mil
Hd,CorpTr,TrInv,EmplBen,Nb:
Jack S. Kightlinger, VP&SrTO
PersTr,TrOpers,Prob,TDP,Nb:
David J. Raabe, VP&TO
Gdnshp,Est: Timothy L. Faust, AsstVP

Martinsville

FIRST NATIONAL BANK
89 N. Jefferson St. 46151
317/342-5511 Tr/o$8 Mil
Hd: John O'Donnell, TO

Merrillville

BANK ONE, MERRILLVILLE, N.A.
1000 E. 80th Place, P.O. Box 10129 46411
219/738-6171
Hd: D. H. Brubeck, VP&TO
TrOpers: J. Smith, AsstTO

Michigan City

FIRST CITIZENS BANK, N.A.
P.O. Box 800 46360
219/874-9221 Tr$176 Mil
Hd: Leon A. Dargis, SrVP
PersTr: Connie Kmetz
CorpTr: Susan Anderson
TrInv: Robert P. Rose, TO
ComTrF: Duane G. Mertl
EmplBen: David Forbes
TrOpers: Alicia Smith
Nb: Diana L. Alinsky

Middlebury

FIRST STATE BANK OF MIDDLEBURY
P.O. Box 69 46540
219/825-2166 Tr$3 Mil
Hd,PersTr,ComTrF,Nb,EmplBen:
Sam H. Hoover, Jr., Chm
CorpTr,TrInv,EmplBen: James Hiatt, Pres
TrOpers: Greg Krider, TO
TDP: Rose Ann Seymore, VP

Milan

FIRST BANK & TRUST CO.
P.O. Box 127 47031
812/654-2871 Tr/u$1 Mil
(Branch of Batesville)
Norman Crum, AsstVP&TO

Mishawaka

1st SOURCE BANK OF MISHAWAKA
101 Lincoln Way E. 46544
219/259-3711
(Trust Office of 1st Source Bank, South Bend)
Hd: F. Peter Braasch, VP&TO

Modoc

PEOPLES LOAN & TRUST BANK
S. Main St. 47358
317/853-5161
(Branch of Winchester)
Hd: Terri E. Matchett, VP&TO

Monterey

THE FIRST NATIONAL BANK
P.O. Box 8 46960
219/542-2121
Hd: Claiborn M. Wamsley, Pres&TO

Monticello

STATE & SAVINGS BANK
P.O. Box 708 47960
219/583-5141 Tr$6 Mil
Hd: Gerald J. Delzell, TO

Mooresville

CITIZENS BANK
P.O. Box 789 46158
317/831-0110 Tr$2.4 Mil
Hd: S. H. Richer, SrVP&TO

Mount Vernon

PEOPLE'S BANK & TRUST CO.
P.O. Box 746 47620
812/838-6571 Tr$23 Mil
Hd: K. W. Goss

THE POSEY COUNTY NATIONAL BANK
112 E. Third St. 47620
812/838-4333
Hd: Walter R. Brunton, Pres&CEO
Brenda J. Thompson, TO

Muncie

AMERICAN NATIONAL BANK & TRUST CO.
P.O. Box 751 47305
317/747-7550 Tr$350 Mil
Hd,PersTr: Paul L. Sehnert, Jr., VP&SrTO

INDUSTRIAL TRUST & SAVINGS BANK
220 Walnut Plaza 47305
317/747-4500 Tr$72 Mil
Hd,TrInv,ComTrF,PersTr,Nb: Gene Nibbelin, SrTO
EmplBen: William A. Jennings, TO
TrOpers: Charles Whitlock, TO

MERCHANTS NATIONAL BANK
P.O. Box 792 47305
317/747-1330 Tr$560 Mil
Hd: James W. Hess, VP&SrTO
ProbTr: Edward V. Huffman, VP&TO
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TrOpers: S. Joe DeHaven, VP&TOpO
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FIRST NATIONAL BANK OF EAST CHICAGO, INDIANA
9175 Calumet Ave. 46321
219/836-2187
(Branch of East Chicago)

Napoleon

THE NAPOLEON STATE BANK
P.O. Box 9 47034
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Hd: Herbert L. Kestler, TO

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New Albany

CITIZENS FIDELITY BANK & TRUST COMPANY FLOYD COUNTY
400 State St. 47150
812/945-2265 Tr$55 Mil
Hd: Barbara L. Harper, VP&TO
Rose M. Wathen, TO

MUTUAL TRUST BANK
P.O. Box 1247 47150
812/944-8443 Tr$50 Mil
Rebecca C. Bone, VP&SrTO
PersTr: Shirley A. Totten, AsstTO
CorpTr: Cherie Bierman, AdmAsst
TrOpers: Shirley Horner

New Castle

BANK ONE, RICHMOND, NATIONAL ASSOCIATION
1338 Broad St. 47362
317/529-3130
Judy Smith, TO

CITIZENS STATE BANK
1238 Broad St. 47362
317/529-5450 Tr$5 Mil
Hd: G. Thomas France, VP&TO

New Palestine

NEW PALESTINE BANK
P.O. Box 388 46163
317/861-4435, Ext. 35 Tr/o$2 Mil
Hd: Atla Hudson, TO

Noblesville

AMERICAN NATIONAL BANK
P.O. Box 40 46060
317/773-0980 Tr$52 Mil
Hd,PersTr,CorpTr,TrInv,ComTrF:
Mary Jane H. Cook, VP&TO
PersTr: Robert S. Bush, TO
EmplBen: Linda I. Villegas, AsstVP&TO

WAINWRIGHT BANK & TRUST CO.
One Wainwright Plaza 46060
317/773-1650 Tr$12 Mil
(Affiliate of Huntington Bancshares, Inc., Columbus, Ohio)
Hd: Dan J. Padgett, VP&SrTO
Mary K. Cooper, TrAdmAsst

North Judson

AMERICAN STATE BANK
310 Lane St. 46366
219/896-2141 Tr$4 Mil
(Branches at Koontz Lake and San Pierre)
Betty Kalinke, AsstVP&TO

North Manchester

INDIANA LAWRENCE BANK
P.O. Box 502 46962
219/982-2121 Tr$15.7 Mil
Hd: Terry Carpenter, Pres
Willard P. Anderson, TO

North Vernon

UNION BANK & TRUST CO.
7 N. 5th St., P.O. Box 17 47265
812/346-2215 Tr/$1 Mil
Hd: John W. Couchman, Pres
TrInv,ComTrF,TrOpers,Nb: Robert Lamaster, TO

Oakland City

FIRST BANK & TRUST CO. OF OAKLAND CITY
P.O. Box 97 47660
812/749-4011 Tr/u$1 Mil
Hd: Janette Nixon, VP&Csh

Osgood

RIPLEY COUNTY BANK
P.O. Box 176 47037
812/689-4202 Tr$2 Mil
Hd: Willard Tucker, TO

Ossian

OSSIAN STATE BANK
P.O. Box 325 46777
219/622-4141 Tr$9 Mil
Hd: Judith K. Fahl, VP&TO
Lani Mahnensmith, AsstTO

Owensville

FARMERS BANK & TRUST COMPANY
P.O. Box 68 47665
812/724-2055
(Branch of Wadesville)
Hd: Dwight L. Nestrick, Pres
Phyllis A. Hawley, VP&TO
Dale S. Martin, SrVP&AsstTO
David K. Woods, SrVP&AsstTO

Oxford

STATE BANK OF OXFORD
P.O. Box 46 47971
317/385-2213 Tr/u$1 Mil
Hd: Lowell Gardner, Pres&TO

Paoli

ORANGE COUNTY BANK
P.O. Box 227 47454
812/723-4771 Tr$12.6 Mil
R. A. Doan, Pres&TO
Hd: Harold Minton, SrVP&TO
TDP: Clyde Barnett, AsstVP

Pendleton

PENDLETON BANKING COMPANY
P.O. Box 210 46064
317/778-2132 Tr$3 Mil
Hd: James R. Ayers, Pres&TO
Elke U. Baltimore, AsstVP&AsstTO

Peru

PERU TRUST CO.
P.O. Box 370 46970
317/473-6661 Tr$11 Mil
Hd: H. Phil Tomson, SrVP&TO

WABASH VALLEY BANK & TRUST CO.
2 S. Broadway, P.O. Box 167 46970
317/473-5516
Hd: Howard N. Jackson, SrVP&TO

Petersburg

CITIZENS STATE BANK
Main & 7th Sts., P.O. Box 98 47567
812/354-8471 Tr/o$3.5 Mil
Hd,PersTr,TrInv,EmplBen,TrOpers,TDP:
Richard K. Branaman, TO

PIKE COUNTY BANK
P.O. Box 308 47567
812/354-8434 Tr$621 Mil
Hd: Hugh A. Eskew, VP,Csh&TO

Plainfield

BANK ONE, PLAINFIELD, NA
P.O. Box 158 46168
317/839-8000 Tr$1.920 Mil
PersTr,TrOpers,TrInv,Nb: Jane A. Hering, TO

HENDRICKS COUNTY BANK & TRUST CO.
P.O. Box 316 46168
317/839-2336
(Branch of Brownsburg)
Hd: Robert D. Hale, ExecVP&TO

INDIANA (Cont'd)

Plymouth

1ST SOURCE BANK
315 N. Michigan St., P.O. Box 500 46563
219/936-4112
(Branch of South Bend)
F. Peter Braasch, VP&TO

Porter

FIRST STATE BANK OF PORTER
230 Lincoln St. 46304
219/926-2136 Tr/u$1Mil
Hd: Jim Ruge, Pres&TO

Portland

CITIZENS BANK
P.O. Box 1089 47371
219/726-7116
Hd: Susan Dillon Myers, Pres&TO
Ward C. Weisel, VP&TO

PEOPLES BANK
P.O. Box 1009 47371
219/726-9301 Tr$20 Mil
Hd: Jack R. Cole, Csh&TO
TrOpers: Richard L. Huffman, AsstTO

Poseyville

FARMERS BANK & TRUST CO.
P.O. Box 37 47633
812/874-2239
(Branch of Wadesville)
Hd: Dwight L. Nestrick, Pres
Phyllis A. Hawley, VP&TO
Dale S. Martin, SrVP&AsstTO
David K. Woods, SrVP&AsstTO

Princeton

GIBSON COUNTY BANK
P.O. Box 460 47670
812/385-2521
Hd: Mrs. Dorothy Parmenter, TO
Esther Sermersheim, AsstTO

Remington

FARMERS NATIONAL BANK
P.O. Box 5 47977
219/261-2137 Tr$11 Mil
Hd: Tom Fervis, TO
TrOpers: Cheryl L. Strasburger, AsstTO

Rensselaer

NORTHWEST NATIONAL BANK
P.O. Box 197 47978
219/866-7121
Hal D. Job, TO

STATE BANK OF RENSSELAER
P.O. Box 257 47978
219/866-5154 Tr$10 Mil
Hd: Wayne E. Firestone, Pres&TO
Donald P. Steiner, VP&TO

Reynolds

BANK OF REYNOLDS
P.O. Box 218 47980
219/984-5471 Tr$2.062 Mil
Hd: Dennis J. Withem, TO

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Hd: R. J. Heindl, VP&SrTO
R. Sandvig, VP&TO
K. Stephen, TO

PEOPLES LOAN & TRUST BANK
1817 Chester Blvd. 47374
317/962-4470
(Branch of Winchester)
Hd: Terri E. Matchett, VP&TO

SECOND NATIONAL BANK
8th & Promenade 47374
317/983-2306 Tr$232 Mil
Hd: Herbert R. Lahmann, VP&SrTO
PersTr: Thomas P. Alberts, AsstVP&TO
TrInv: Eric D. Martz, AsstVP&TrInvO
CorpTr,EmplBen: Carroll D. Lawson, EBO

WAYNE BANK & TRUST CO.
P.O. Box 728 47374
317/935-5222
(Branch of Cambridge City)
Hd: A. H. Boyd, Jr., Pres&TO
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Ridgeville

PEOPLES LOAN & TRUST BANK
114 N. Walnut 47380
317/857-2681
(Branch of Winchester)
Hd: Terri E. Matchett, VP&TO
Coral G. Wisner, AsstTO

Rising Sun

RISING SUN STATE BANK
P.O. Box 8 47040
812/438-2332 Tr/u$1 Mil
Hd: Dale L. Siekman, Pres
TrOpers: Andre Hornsby, AsstTO

Roachdale

TRI-COUNTY BANK & TRUST CO.
P.O. Box 218 46172
317/522-1000 Tr$6.1 Mil
Hd: Jerry Baumgartner, Pres&TO

Roanoke

FIRST NATIONAL BANK
102 S. Main St. 46783
219/672-2809
(Branch of Huntington)
Hd: F. William Anzinger, SrVP&TO

Rochester

FARMERS & MERCHANTS BANK
P.O. Box 567 46975
219/223-3105 Tr/o$1 Mil
Hd: Bill Gordon, TO

THE FIRST NATIONAL BANK
125 E. Ninth St. 46975
219/223-3151 Tr$5 Mil
Hd: Edward W. Bellows, ExecVP
Carolyn Price, AsstTO
Larry J. Carr, AsstTO
Mary Ruth Ingram, AsstTO

Rockville

THE PARKE STATE BANK
P.O. Box 188 47872
317/569-3171 Tr$2 Mil
Hd: Mrs. D. A. Soyack, TO
Mrs. U. M. Black, AsstTO

THE ROCKVILLE NATIONAL BANK
Market & Ohio Sts., P.O. Box 167 47872
317/569-3163 Tr/u$1 Mil
Hd: D. C. Swaim, TO

Royal Center

COMMUNITY STATE BANK
P.O. Box 370 46978
219/643-5555 Tr$4.9 Mil
Hd: Merle C. Nice, TO
TrOpers: H. Arlene Huffman, AsstTO
Lois Robinson, AsstTO

Rushville

THE RUSH COUNTY NATIONAL BANK
P.O. Box 459 46173
317/932-4151 Tr$2 Mil
Hd: Deborah Weitner, TO

Salem

FARMERS-CITIZENS BANK
P.O. Box 365 47167
812/883-2091
Hd: James D. Allen, Dir

THE STATE BANK OF SALEM
P.O. Box 388 47167
812/883-2381
Hd: H. Dean Hawkins, Pres&TO

San Pierre

AMERICAN STATE BANK
San Pierre Banking Center 46374
219/828-4221
(Branch of North Judson)
Betty Kalinke, AsstVP&TO

Santa Claus

SPENCER COUNTY BANK
State Hwy. 162 & Louis J. Koch Blvd. 47579
812/937-4433 Tr/u$1 Mil
Hd: Merle J. Kendall, Pres
Steve D. Kendall, AsstTO

Saratoga

SARATOGA STATE BANK
P.O. Box 38 47382
317/584-2500 Tr/o$10 Mil
Richard Golliher, TO
Leonard L. Brown, AsstTO
Martin Wells, AsstTO

Sellersburg

CITIZENS FIDELITY BANK & TRUST CO.
P.O. Box E 47172
812/246-3331 Tr$1.2 Mil
Hd: Elsie Stewart, TO
Dorotha Barton, AsstTO

Seymour

JACKSON COUNTY BANK
P.O. Box 1001 47274
812/522-3607 Tr/o$30 Mil
Hd: Max W. Ernest, VP&TO
Robert G. Weekly, VP&TO

SEYMOUR NATIONAL BANK
P.O. Box 383 47274
812/522-2120 Tr$16.5 Mil
Hd: David S. Brooks, VP&TO

Shelbyville

CENTRAL INDIANA BANK, N.A.
P.O. Box 510 46176
317/392-3261 Tr$1 Mil
Hd: R. W. Barger, Pres&CEO

FARMERS NATIONAL BANK
P.O. Box 790 46176
317/392-2543 Tr$16.0 Mil
Hd: Carlos E. Craven, Pres
Dorine Abel, VP&TO
Janet Roberts, AsstTO

Sheridan

SUMMIT BANK OF HAMILTON COUNTY
322 S. Main St., P.O. Box 107 46069
317/758-4481 Tr/o$9.418 Mil
Hd: Jack Remsen, Pres&TO
Vicki Remsen, VP&TO
Valri Fox, AsstTO

Shipshewana

SHIPSHEWANA STATE BANK
P.O. Box 157 46565
219/768-4191 Tr$16.8 Mil
Hd: Richard C. Lewton, VP-MtgLoan&TO
PersTr: Orris W. Yoder, TO
TrOpers: Connie Miller, AsstTO

South Bend

FIRST INTERSTATE BANK OF NORTHERN IN, N.A.
112 W. Jefferson Blvd. 46601
219/237-3314
Hd: Robert R. Cleppe, SrVP&TO
PersTr: Warren G. Ransom, VP&TO
CorpTr: Nancy S. Filley, TO
TrInv: William Rozycki, VP&TO
ComTrF: George E. Wehrle, VP&SrIO
EmplBen: Robert W. Hirsch, Jr., VP&TO
TrOpers: Leslie A. Wilson

1st SOURCE BANK
P.O. Box 1602 46634
219/236-2790 Tr$600 Mil
(Branches in Mishawaka & Plymouth)
Hd: Roger W. Gilcrest, SrVP&TO
PersTr,CorpTr: Robert B. Rountree, VP&SrTO
TrInv,ComTrF: John S. Seidl, VP&SrIO
EmplBen: R. Calvin White, VP&SrTO
TrOpers: Herbert Hueni, VP&SrTrAcctgO
Nb: James P. Coleman, VP&SrTO

ST. JOSEPH BANK & TRUST CO.
Plaza East Bldg.
215 S. St. Joseph St. 46601
219/237-5308 Tr$400 Mil
Hd: David A. Hosinski, SrVP&TO
PersTr: Sharon Sloan, VP&TO
William Brace, AsstVP&TO
Nancy N. King, TO
EmplBen: Rebecca Zawalich, VP&TO
David Farkas, AsstVP&TO
TrInv: John Vaughn, ExecVP&TO
ComTrF: James Lothary, VP&SrIO
Liza Goerner, IO
Catherine Hostetler, IO
Terrance Burns, IO
TrOpers: Alan Johnson, VP&TO
Lynn Gibson, AsstVP&TO

SUMMIT BANK OF SOUTH BEND
P.O. Box 1108 46624
219/287-6600 Tr/u$1 Mil
Hd: John Lear, Pres
Michael Heminger, ExecVP

VALLEY AMERICAN BANK & TRUST CO.
101 N. Main St., P.O. Box 328 46624
219/237-4655
Hd: Roland R. Swanson, SrVP&SrTO
PersTr: Thomas J. Leland, AsstVP&TO
CorpTr,EmplBen: Janet L. Dawson, VP&TO
TrInv: Henry F. Schricker, Jr., VP&TO
TrOpers: L. E. Wagner, VP
Nb: Dallas P. Hogan, VP&TO

South Whitley

CITIZENS NATIONAL BANK OF WHITLEY COUNTY
207 S. State St. 46787
219/723-5177
(Branch of Columbia City)
Douglas Wright, AsstVP

The Directory of Trust Institutions is included in a T&E subscription!

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OWEN COUNTY STATE BANK
P.O. Box 151 47460
812/829-4810 Tr$12.5 Mil
Hd: Gerald Wells, VP&TO

Sullivan

FARMERS STATE BANK
P.O. Box 527 47882
812/268-3331 Tr$3.9 Mil
Hd: Joe E. Dukes, TO
K. P. Cooper, TO
Betty Bohannon, AsstTO

SULLIVAN STATE BANK
32 S. Court St. 47882
812/268-4377 Tr$17 Mil
Hd,TrInv: Robert W. Pierce, Pres&TO
PersTr,TrOpers: Lorene B. Pigg, SrVP&TO

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PEOPLES BANK & TRUST CO.
P.O. Box 168 47041
812/623-2237 Tr/u$1 Mil
Hd: Donnell Steinfort, Csh&TO

Syracuse

STATE BANK OF SYRACUSE
P.O. Box 127 46567
219/457-3165 Tr$1.4 Mil
Hd: James E. Caskey, Pres

Tell City

TELL CITY NATIONAL BANK
P.O. Box 129 47586
812/547-2323
Hd: Franklin T. Simpson, SrVP&TO
TrOpers: Kenneth Schroeder, Csh&AsstTO

Terre Haute

FIRST BANK AND TRUST COMPANY
P.O. Box 6067 47802
812/234-0087
(Branch of Brazil)

INDIANA STATE BANK
P.O. Box 1608 47808
812/234-5536 Tr$4.5 Mil
Hd: John Wm. Thompson, VP&TO

MERCHANTS NATIONAL BANK
P.O. Box 1447 47808-1447
812/234-5571 Tr$198 Mil
Hd: Jeffrey R. Krieble, SrVP&TO
PersTr,EmplBen: John F. Sweet, TO
TrInv: Gary D. Shelton, TrInvO
ComTrF: Joan T. Chervenko, TO
TrOpers: Anne Lumsdon
Nb: John N. Royse, Chm&CEO
Robert M. Boyer, Conslt
TDP: Linda Gross

TERRE HAUTE FIRST NATIONAL BANK
643 Wabash Ave. 47808
812/238-6257 Tr$112 Mil
Hd: Jack H. Page, SrVP&TO
PersTr: Cary W. Sparks, AsstVP&TO
TrInv: Robert D. Gibbons, TrInvO
Taxes: Alex F. Kosarko, TO
EmplBen: Chip Dondrea, AsstCsh&TO
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Thorntown

HOME NATIONAL BANK
P.O. Box 67 46071
317/436-2222
Hd: Jerry J. Johnson, Csh&TO

Tipton

CITIZENS NATIONAL BANK
102 N. Main St. 46072
317/675-2178 Tr$5.5 Mil
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110 E. Jefferson St. 46072
317/675-2172 Tr$7.5 Mil
Hd: Betty Atchley, TO

Upland

CITIZENS NATIONAL BANK OF GRANT COUNTY
225 N. Main 46989
317/998-2766
(Branch of Marion)
Hd: Dick Puckett, BrMgr&AsstTO

Valparaiso

FIRST NATIONAL BANK
14 Indiana Ave. 46383
219/462-4161 Tr$35 Mil
(Branch in Hebron)
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Cynthia J. Partlow, AsstTO

Veedersburg

VEEDERSBURG STATE BANK
P.O. Box 247 47987
317/294-2455 Tr$1 Mil
Hd: John E. Hetrick, TO

Vevay

VEVAY DEPOSIT BANK
P.O. Box 176 47043
812/427-2323 Tr$1 Mil
Hd: Ralph V. Tilley, Pres

Vincennes

AMERICAN NATIONAL BANK
302 Main St., P.O. Box 438 47591
812/882-3050 Tr/o$31 Mil
Hd: Karen L. Krodel, Esq, SrTO

SECURITY BANK & TRUST CO.
P.O. Box 667 47591
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PersTr: John F. Sievers, Jr., AsstTO
TrInv: Walter Cary, SrVP&TO
TDP: Mrs. Faye Vincent, OffMgr

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FIRST NATIONAL BANK IN WABASH
P.O. Box 397 46992
219/563-1116 Tr$19 Mil
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Geri Schuler, TO
Rita Fedewa, TrAdm

FRANCES SLOCUM BANK & TRUST CO.
P.O. Box 588 46992
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Hd: Jerry M. Ault, Pres&TO

Wadesville

FARMERS BANK & TRUST CO.
47638
812/673-4[illegible]22 Tr$5.[illegible] Mil
(Branches in Owensville, Poseyville and St. Philips)
Hd: Dwight L. Nestrick, Pres
Phyllis A. Hawley, VP&TO
Dale S. Martin, SrVP&AsstTO
David K. Woods, SrVP&AsstTO

INDIANA (Cont'd)

Wakarusa

SALEM BANK & TRUST CO.
P.O. Box 426 46573
219/862-2220 Tr$20 Mil
(Branch of Goshen)
Hd: Ross Sloat

Walkerton

AMERICAN STATE BANK
Koontz Lake
Rt. 5, Box 244A 46574
219/867-5601
(Branch of North Judson)
Betty Kalinke, AsstVP&TO

Warsaw

FIRST NATIONAL BANK
P.O. Box 1447 46580
219/267-3271 Tr$80 Mil
Hd: John Elliott, SrVP&TO
CorpTr,TrOpers: Jean Rollings, TO
PersTr: Roy W. Kern, VP&TO
EmplBen: Hal Stroh, TO

LAKE CITY BANK
P.O. Box 1387 46580
219/267-9110 Tr$33 Mil
Hd: Robert E. Gephart, SrVP&TO
TrOpers: Jeanine Knowles, TO

Washington

PEOPLES NATIONAL BANK & TRUST CO.
201 E. Main St. 47501
812/254-4630 Tr$3 Mil
Hd: Joseph A. Wellman, Pres&TO
Barbara Rodimel, AsstVP
Linda L. Osmon, Csh&SrTO

THE STATE BANK OF WASHINGTON
P.O. Box 111 47501
812/254-2320 Tr$1 Mil
Hd: Patricia Paul, AsstCsh
Sue Mangin, TO

UNITED SOUTHWEST BANK
P.O. Box 499 47501
812/254-1760 Tr$2.5 Mil
William E. Summers, TO
Jack L. Colbert, TO
Marcella Poindexter, TO
Iona Lawyer, TO

Waterloo

CITIZENS STATE BANK
280 N. Wayne St. 46793
219/837-25[illegible] Tr/u$1 Mil
Hd: Juanita Crowl

West College Corner

THE FARMERS STATE BANK
P.O. Box 405 45003
317/732-3111 Tr/u$1 Mil
Hd: Helen McLaughlin, AsstCsh&TO

Whiting

AMERICAN TRUST & SAVINGS BANK
P.O. Box 790 46394
219/659-0850
Hd: Philip J. Grenchik, ExecVP,Csh&TO

Winamac

FIRST UNION BANK & TRUST CO.
110 N. Market St. 46996
219/946-3113 Tr/o$3 Mil
Hd: James J. Brettin, Pres&TO

Winchester

PEOPLES LOAN & TRUST BANK
P.O. Box 409 47394
317/584-3501 Tr$36.7 Mil
(Branches in Eastside Winchester, Farmland, Modoc, Richmond & Ridgeville)
Hd: Terri E. Matchett, VP&TO
Coral G. Wisner, AsstTO
TrOpers: Shirley J. Ertel
TDP: Debra K. Butcher

RANDOLPH COUNTY BANK
122-124 W. Washington 47394
317/584-2501 Tr$3 Mil
Hd: Linda D. Brown, VP&TO
EmplBen: Richard Peterson, Pres&TO

Windfall

UNION STATE BANK
46076
317/319-8155
Hd: H. D. McNew, Pres&TO
Ruth G. McNew, SrVP

Wolcott

BANK OF WOLCOTT
P.O. Box 336 47995
219/279-2185 Tr$1 Mil
Hd: James J. Evans, Pres&TO
PersTr,CorpTr,TrInv,ComTrF:
Margaret M. Howard, VP,Csh&AsstTO

Zionsville

MID STATE BANK
P.O. Box 100 46077
317/873-3377 Tr$17 Mil
(Branch in Lebanon)
Hd: Robert A. Duff, SrVP&TO
Joyce S. Cunningham, AsstCsh&AsstTO

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IOWA

Ackley

ACKLEY STATE BANK
650 Main St. 50601
515/847-2651 Tr$.3 Mil
Hd: Gary Homan, TO

Adel

BRENTON BANK AND TRUST COMPANY
P.O. Box 157 50003
515/993-4551
(Trust Services Provided by Affiliate Brenton National Bank of Des Moines)
RegTO: Rex M. Anderson, AsstVP

Albert City

ALBERT CITY SAVINGS BANK
P.O. Box 68 50510
712/843-2211
Hd: John W. Hopkins, Pres

Algona

FIRST INTERSTATE BANK OF ALGONA
P.O. Box 40 50511
515/295-2487 Tr/u$1 Mil
Hd: Charles L. Sarazine, ExecVP&TO

IOWA STATE BANK, ALGONA, IOWA
5 E. Call St. 50511
515/295-3595 Tr$9 Mil
Hd: Barry D. Farmer, TO

Alta

THE FIRST TRUST & SAVINGS BANK
P.O. Box 37 51002
712/284-1234 Tr/u$1 Mil
Hd: William C. Fulcher, Pres

Alta Vista

ALTA VISTA STATE BANK
50603
515/364-2135 Tr/u$1 Mil
Hd: Paul Hentges, Pres&TO

Ames

FIRST NATIONAL BANK
P.O. Box 846 50010
515/232-5561 Tr$33 Mil
Hd: Daniel L. Krieger, Pres&TO
Steven J. McLaughlin, AsstVP&TO
JoAnn E. Lathrop, AsstTO

UNITED BANK & TRUST
P.O. Box 828 50010
515/232-8200 Tr$12 Mil
Hd: Barbara J. Atha

Ankeny

ANKENY STATE BANK
817 N. Ankeny Blvd.
P.O. Box 100 50021
515/964-4293 Tr$6.6 Mil
Hd: Donald L. Davis, VChmBd&TO
EmplBen: Dale C. Froehlich, Pres

Anthon

FIRST TRUST & SAVINGS BANK
P.O. Box G 51004
712/373-5224 Tr/u$2 Mil
Hd: Walter Sterrett, Jr., Pres&TO

Arthur

IDA COUNTY STATE BANK
51431
712/364-3292
(Branch of Ida Grove)
Thomas M. Wigley, VP&TO

Ashton

ASHTON STATE BANK
Main St. 51232
712/724-6326
Hd: Andrea Van Beek

Atlantic

FIRST WHITNEY BANK & TRUST
P.O. Box 271 50022
712/243-3195 Tr$1 Mil
Hd: R. D. Bolton, VP&TO

Audubon

AUDUBON STATE BANK
315 Broadway 50025
712/563-2644
Hd: F. James Boyd
TrOpers: Anna Elmquist

Aurelia

THE FIRST TRUST & SAVINGS BANK
111 E. 2nd St. 51005
712/434-2291 Tr/u$1 Mil
Hd: Duane Gaudian, VP

Bedford

STATE SAVINGS BANK
P.O. Box 68 50833
712/523-2131 Tr/u$1 Mil
Hd: Donald E. Harms, ExecVP

Belmond

FIRST STATE BANK
P.O. Box 39 50421
515/444-3226 Tr/u$1 Mil
Hd: G. S. Hinman, Pres&TO
Ethel Brunes, VP&AsstTO
Bradley W. Robson, VP&AsstTO

Bloomfield

DAVIS COUNTY SAVINGS BANK
P.O. Box 35 52537
515/664-2006 Tr$3 Mil
Hd: Cliff Martin, TO

Boone

BOONE STATE BANK & TRUST CO.
716 8th St., P.O. Box 428 50036
515/432-6200 Tr/o$3 Mil
Hd: Robert F. Scott, Pres

THE CITIZENS NATIONAL BANK
724 Story St. 50036
515/432-7611 Tr$11 Mil
Judy Stumbo, SrVP

Brighton

RUBIO SAVINGS BANK OF BRIGHTON
122 E. Washington St. 52540
Hd: Dean Edwards, Pres

Brookston

FARMERS STATE BANK
P.O. Box 159 47923
317/563-3136 Tr/u$1 Mil
Hd: John F. Garrott, TO
Alberta F. Ade, AsstTO

Burlington

FARMERS & MERCHANTS BANK & TRUST
P.O. Box 928 52601
319/752-3661 Tr$17.5 Mil
Hd: Richard J. Pilcher, TO
Douglas M. Brienzo, AsstTO

FIRST NATIONAL BANK
P.O. Box 1088 52601
319/752-2761 Tr$85 Mil
Hd,PersTr,CorpTr,TrInv:
Robert C. Matsch, Chm&SrTO
EmplBen,TrOpers: Dennis G. Daedlow, TO
TrOpers: Marie Oliver, TO
TrInv: Virginia Rice
Kent Lewis, TO
Susan Brown, TO
Brian Wright, TO

HAWKEYE BANK & TRUST
222 N. Main St. 52601
319/752-4511 Tr$67 Mil
Hd,TrInv,ComTrF,Nb: Frank J. Delaney, III
Prob,PersTr,CorpTr: John Walz
ComTrF,EmplBen: Barry A. Corson
TrOpers: Carol Sanders

Carroll

CARROLL COUNTY STATE BANK
Sixth & Adams Sts. 51401
712/792-3567 Tr/u$1 Mil
Hd: Norma Bromert, VP&TO

Cedar Falls

CEDAR FALLS TRUST & SAVINGS BANK
P.O. Box 39 50613
319/277-1320 Tr$14 Mil
Hd: Thomas N. Hawkinson, TO

Cedar Rapids

BRENTON BANK & TRUST CO.
P.O. Box 4331 52407
319/364-9135
(Trust Services Provided by Affiliate Brenton National Bank of Des Moines)
RegTO: D. Alfred Jones, AsstVP&TO

FIRST TRUST & SAVINGS BANK
1201 3rd St., S.E. 52401
319/364-1000 Tr$4 Mil
Hd: Ben Williamson, VP&TO

GUARANTY BANK & TRUST CO.
3rd Ave. & 3rd St.
P.O. Box 1807 52406
319/362-2111 Tr$10 Mil
Hd: D. Bruce Gibson, Pres&TO
Thomas G. Nelson, VP&TO
Dennis J. Evans, TO

MERCHANTS NATIONAL BANK
222 Second Ave., S.E. 52401
319/398-4224 Tr$320 Mil
Hd: John J. Kloss, SrVP
PersTr: William W. Williams, TO
CorpTr: Jeffrey Kaiden, TO
TrInv: Lowell Schroeder, TrInvO
EmplBen: Charles Wise, EBO
TrOpers: Judith K. Everett, TO
Nb: Teel Salaun, MktgMgr
TDP: Dennis Dean, TrSysO

PEOPLES BANK & TRUST CO.
P.O. Box 1887 52406
319/364-0191 Tr$190 Mil
Hd: Peter B. Welch, SrVP&SrTO
CorpTr: Donna Sorensen, TO
TrInv: Jon Augustine, TO
EmplBen: Dan Way, AsstTO
TrOpers: Lila Helms, TO
Nb: Vernon Gericke, VP&TO
TDP: Diane Evans, TO

UNITED STATE BANK
320 3rd St., S.E. 52404
319/366-8413 Tr$40 Mil
Hd: Rick Seger
TrOpers,TDP,Nb: Cordy Busch

Centerville

HAWKEYE BANK & TRUST N.A.
P.O. Box 550 52544
515/437-4224 Tr/u$1 Mil
(Branch in Seymour)
Hd: R. F. Malmberg, Chm&TO

IOWA TRUST & SAVINGS BANK
P.O. Box 490 52544
515/437-4500 Tr$3.0 Mil
Hd: Jack Maletta, VP&TO

Central City

CITY STATE BANK
59 Fourth St. N. 52214
319/438-6621 Tr/u$1 Mil
Hd: John M. Maurice

Chariton

NATIONAL BANK & TRUST CO.
P.O. Box 331 50049
515/774-8581 Tr$2.6 Mil
Hd: Larry Rolfstad, Pres

Charles City

COMMERCIAL TRUST & SAVINGS BANK
P.O. Box 516 50616
515/228-3461 Tr/u$1 Mil
Hd: Victor M. Meyer, Pres
PersTr: Dan N. Frudden, VP

FIRST SECURITY BANK & TRUST CO.
809 Clark St. 50616
515/228-2343 Tr$15 Mil
Hd: Larry J. Richards, VP&TO

Cherokee

CENTRAL TRUST & SAVINGS BANK
P.O. Box 518 51012
712/225-2546 Tr/u$1 Mil
Hd: John B. Keeline, Pres
Kenneth N. Watts, Csh&TO

CHEROKEE STATE BANK
P.O. Box 906 51012
712/225-5131 Tr$15 Mil
Hd: Dennis E. Gano, VP&TO

VALLEY BANK & TRUST
P.O. Box 966 51012
712/225-6117 Tr/u$1 Mil
Hd: Les Todd, VP&TO

Clarence

COMMUNITY STATE BANK
601 Lombard St. 52216
319/452-3155
Hd: J. Robert Bunn, Pres&TO

Clarinda

PAGE COUNTY STATE BANK
P.O. Box 237 51632
712/542-5661 Tr$1.5 Mil
Hd: Ken Whitmore, VP&TO
EmplBen: G. W. Richardson, Csh

Clarion

BRENTON BANK & TRUST CO.
P.O. Box 388 50525
515/532-2854
(Trust Services Provided by Affiliate Brenton National Bank of Des Moines)
RegTO: Steven G. Hamilton, TO

FIRST NATIONAL BANK
P.O. Box 268 50525
515/532-2841 Tr$1.6 Mil
Hd: Duane D. Asbe, Csh&TO

IOWA (Cont'd)

Clear Lake

CLEAR LAKE BANK & TRUST CO.
P.O. Box 8 50428
515/357-7121 Tr$1 Mil
Hd: Ray V. Hewitt, Pres&TO

Clinton

THE CLINTON NATIONAL BANK
P.O. Box 151 52732
319/243-1243 Tr$18 Mil
Hd: Chris E. Fenimore, TO
Gene C. Biermann, VP

FIRST NATIONAL BANK
405 S. Third St. 52732
319/243-8500 Tr$20.3 Mil
Hd: Michael L. Wise, VP&TO
TrOpers: M. Sharon Alm, AsstVP&TO

Collins

EXCHANGE STATE BANK
50055
515/385-2304 Tr$.5 Mil
Hd: W. C. Hamilton, TO
Joan E. Enfield, AsstTO

Conrad

THE FIRST STATE BANK
P.O. Box 10 50621
515/366-2165 Tr$1.2 Mil
Hd: Dorothy King, VP&Csh
James J. Molloy, Pres&AsstTO
Jane Katzer, AsstTO

Council Bluffs

COUNCIL BLUFFS SAVINGS BANK
Pearl & Broadway 51501
712/325-2951 Tr$103 Mil
Hd: Gary R. Faust, VP&TO
PersTr,EmplBen: Brent Peters
TrInv: Wesley D. Lacy
TrOpers: John E. Meyers, AsstTO
Michael Zacek, TrRep
Farm,Nb: Gary Thien, FM
Michael Kenealy, FM
Joseph Trumm, FM

FIRST NATIONAL BANK
500 W. Broadway 51501
712/325-2625 Tr$30 Mil
Hd: Donald W. Daly, VP&TO
PersTr: Virginia Nelson, TO

STATE BANK & TRUST
P.O. Box 68 51502
712/323-7521
Hd: Betsy J. Fredricks, TO

Cresco

CRESCO UNION SAVINGS BANK
P.O. Box 57 52136
319/547-2040 Tr$4.5 Mil
Hd: J. H. Thomson, Chm&TO

Creston

IOWA STATE SAVINGS BANK
P.O. Box 109 50801
515/782-6441 Tr/u$1 Mil
Hd: Dave Driskell, VP&TO

Dallas Center

BRENTON STATE BANK
P.O. Box 513 50063
515/992-3755
(Trust Services Provided by Affiliate Brenton National Bank of Des Moines)
RegTO: Rex M. Anderson, AsstVP

Danville

DANVILLE STATE SAVINGS BANK
P.O. Box 295 52623
319/392-4261 Tr$1 Mil
Hd: Dan P. Kelley, ExecVP&TO

Davenport

BRENTON FIRST NATIONAL BANK
P.O. Box 100 52805
319/326-4001
(Trust Services Provided by Affiliate Brenton National Bank of Des Moines)
RegTO: D. Alfred Jones, TO

DAVENPORT BANK & TRUST CO.
203 W. 3rd St. 52801
319/383-3211 Tr$375 Mil
Hd: E. L. Carmody, SrVP
R. E. Kautz, SrVP
R. C. Baustian, VP
S. C. Briggs, VP
S. P. Hook, VP
M. M. Volz, Jr., VP
R. J. Jennings, TO
R. V. Oakes, TO
C. R. Cordt, TO
L. R. Kelly, TO
Debbie Testroet, TO
N. D. Goldsmith, TOpO
J. R. Tiedje, TO

FIRST BANK, DAVENPORT, IOWA
2nd & Main, P.O. Box 940 52801
319/328-3102 Tr$30 Mil
Hd: Mark T. Middlebrouk, VP&SrTO
TrOpers: Bonny Thompson, TO

NORTHWEST BANK & TRUST CO.
100 E. Kimberly Rd. 52807
319/388-2654 Tr$58 Mil
TrInv,PersTr,CorpTr,Nb: Margo A. Hancock, VP&TO
EmplBen,TrOpers: Allan Somers, VP&TO

Decorah

DECORAH STATE BANK
120 W. Water St. 52101
319/382-2991 Tr$14 Mil
Hd,Nb: Paula J. Petersburg, VP&TO
TrOpers: DeAnne Holzer, ExecTrAsst

★ Des Moines

BANKERS TRUST CO.
P.O. Box 897 50304
515/245-2800 Tr$500 Mil
Hd: Jack A. Rogers, SrVP&TO
PersTr: Candice Rathbun, VP&TO
CorpTr: Tom Digani, VP&TO
ComTrF,TrInv: Doug Angstrom, AsstVP&TO
EmplBen: Sandra Shank, TO
TrOpers: Marilyn Carlson, VP&TO
Nb: Sharyl Engelhardt, AsstTO

BRENTON BANKS INC.
(Holding Company)
400 Locust, Ste. 200, Capital Square 50309
515/244-4088 Tr$217 Mil
(Branches in Adel, Cedar Rapids, Clarion, Dallas Center, Davenport, Des Moines, Eagle Grove, Emmetsburg, Grinnell, Indianola, Jefferson, Knoxville, Marshalltown, Urbandale & Vinton)
Hd. of Trust Depts. for all Brenton Banks:
Craig V. McGarry, VP&SrTO
TrInv: Robert F. Pedersen, AsstVP&TO
Rex M. Anderson, TO
D. Alfred Jones, TO
Steven G. Hamilton, TO
EmplBen: Eric L. Gardner, AsstVP&TO
TrOpers: Lorelei K. McIntire, TO

FIRST INTERSTATE BANK OF DES MOINES, NatAssn
Locust at 6th Ave. 50309
515/245-7030 Tr$276 Mil
Hd: David D. Gordon, SrVP&SrTO
TrInv,ComTrF: Larry R. Cobb, SrTrInvO
EstAdmin: Dirk C. Van Zante, SrTO
PersTr: Maggie A. Hoogerhe, SrTO

HAWKEYE BANK AND TRUST OF DES MOINES
(Subsidiary of Hawkeye BanCorporation)
E. 5th & Locust St. 50307
515/244-5111 Tr$180 Mil
Hd: Keith J. Gredys, VP&SrTO
PersTr: Wayne Van Heuvelen, TO
CorpTr: Lianne Wright, TO
EmplBen: Pat George, TO
Renee Strohecker, TO

NORWEST BANK DES MOINES, N.A.
666 Walnut St. 50309
515/245-3202 Tr$828 Mil
Hd: Richard W. Carey, SrVP
PersTr: James D. Robinette, VP
CorpTr: Don S. Mears, VP
TrInv: Jeanne L. Baker, SrTO
EmplBen: Lois M. Olson, VP
TrOpers: John K. Benoit, Jr., VP
Nb-Pers: Frank J. Marcovis, SrTO
Nb-Corp: M. Alan Ostebee, SrTO

VALLEY NATIONAL BANK
6th & Walnut St. 50304
515/245-6222 Tr$248 Mil
Hd: Verne C. Bates, SrVP&SrTO
Charles H. Leibold, VP&SrTO
PersTr: Susan P. Cramer, VP&TO
CorpTr,EmplBen,Nb: Michael Hyzer, VP&TO
TrInv,ComTrF: Scott Konecny, SrTrInvO
TrOpers: Jill Hurst, SrTOpO

De Witt

DEWITT BANK & TRUST CO.
P.O. Box 58 52742
319/659-3211 Tr$6 Mil
Hd: Roger J. Hill, VP&TO

FIRST CENTRAL STATE BANK
914 6th Ave. 52742
319/659-3141 Tr/u$2 Mil
Hd: John W. Fagerland, ChmBd&TO
Alan R. Tubbs, Pres&TO

Dike

IOWA SAVINGS BANK
P.O. Box C 50624
319/989-2474
Hd: Russell J. Perry, Pres&TO

Dubuque

AMERICAN TRUST & SAVINGS BANK
9th & Main Sts. 52003
319/582-1841 Tr$190 Mil
HdRetail: Leo J. Meier, ExecVP&TO
HdTr: Robert J. Donovan, VP&TO
PersTr: John Grabow, PersBnkRep
CorpTr,ComTrF: Jean Konzen, TO
TrInv: Charles J. Schrup, ExecVP&TO
EmplBen: Peter Oester, TO
TrOpers: Gloria Cahalan, TOpO
Nb: King Herr, TrConslt

DUBUQUE BANK & TRUST CO.
P.O. Box 747 52001
319/589-2133 Tr$65 Mil
Hd: Paul J. Peckosh, VP&TO
EstAdm&Tx: Bruce Rehmke, VP&TO
TrInv: Melvin Miller, VP&IO
TrOpers: Rita McCarthy, TOpO
TrInv: Paul Heacock, IO

FIRST NATIONAL BANK
7th at Town Clock Plaza 52001
319/582-3655 Tr$142 Mil
Hd,CorpTr,Nb: Mark J. Willging, VP&TO
ComTrF,TrInv: John M. Hansen, VP-Inv
PersTr,Est: James A. Kevkhove, TO
Elizabeth Neiers
EmplBen: Richard K. Howard, TO
TrOpers: Shirley A. Christensen, TOpO

The Directory of Trust Institutions is included in a T&E subscription!

Durant

LIBERTY TRUST & SAVINGS BANK
P.O. Box 1118 52747
319/785-4441 Tr/o$1 Mil
Hd: Bill D. Paulsen, Pres
Nb: R. L. Hansen, SrVP&AsstTO

Eagle Grove

BRENTON STATE BANK
121 N. Commercial Ave., P.O. Box 105 50533
515/448-5161
(Trust Services Provided By Affiliate Brenton National Bank of Des Moines)
RegTO: Steven G. Hamilton, TO

Earlham

EARLHAM SAVINGS BANK
50072
515/758-2251 Tr$1 Mil
Hd: Vernon L. Geiger, ExecVP

Early

CITIZENS FIRST NATIONAL BANK
201 Main 50535
712/273-5500
(Branch of Storm Lake)
Vicki Mattaidess, BrMgr

Eldora

HARDIN COUNTY SAVINGS BANK
P.O. Box 311 50627
515/858-3407 Tr$1.7 Mil
Hd: Linda J. Barcus, AsstVP&TO

Eldridge

CENTRAL TRUST & SAVINGS BANK
P.O. Box 200 52748
319/285-4876 Tr$5.9 Mil
Hd: Richard A. Fahrenkrug, TO

Emmettsburg

BRENTON BANK OF PALO ALTO COUNTY
11th & Broadway, P.O. Box 318 50536
712/852-4412
(Trust Services Provided by Affiliate Brenton National Bank of Des Moines)
RegTO: Craig V. McGarry, VP&SrTO

IOWA TRUST & SAVINGS BANK
Lock Box 159 50536
712/852-3451 Tr/u$1 Mil
Hd: John F. Spies, Pres

Fairfax

FAIRFAX STATE SAVINGS BANK
P.O. Box 277 52228
319/846-2300 Tr$2.4 Mil
Hd: D. C. Neuhaus, ExecVP&TO

Fonda

THE FIRST NATIONAL BANK
P.O. Box 502 50540
712/288-4421
Hd: Thomas M. Awtry, ExecVP&TO

Forest City

FOREST CITY BANK & TRUST CO.
P.O. Box 330 50436
515/582-4141 Tr$2.7 Mil
Hd: Judy Berry, AsstVP&TO

MANUFACTURERS BANK & TRUST CO.
P.O. Box 450 50436
515/582-2825 Tr$7 Mil
Hd: Ronald L. Hansen, ExecVP&TO

Fort Dodge

FIRST AMERICAN STATE BANK
P.O. Box 798 50501
515/573-2154 Tr$40 Mil
Hd: Doug Larson, VP&TO
Randy Petsche, TO

FIRST INTERSTATE BANK OF FORT DODGE
723 First Ave. S. 50501
515/576-1156 Tr$37 Mil
Hd: Laurie M. Hendricks
TrOpers: Linda Fuller

NORWEST BANK DES MOINES, N.A.
Capital Management & Trust Div./Ft. Dodge
P.O. Box 658 50501
515/576-6811 Tr$30 Mil
Hd: Don Young, VP

Fort Madison

FORT MADISON BANK & TRUST CO.
P.O. Box 329 52627
319/372-5164 Tr$13 Mil
Hd: Thomas H. Mohrfeld, VP&TO

IOWA STATE BANK
Ninth St. & Ave. G, P.O. Box 306 52627
319/372-1134 Tr/u$1 Mil
Hd: Richard Rump, SrVP&TO

LEE COUNTY SAVINGS BANK
P.O. Box 280 52627
319/372-2243
Hd: James R. Benbow, SrVP&TO

Fostoria

FARMERS SAVINGS BANK
P.O. Box A 51340
712/262-2708 Tr/u$1 Mil
Hd: Dale Tatman, TO

Galva

FIRST TRUST & SAVINGS BANK
P.O. Box 111 51020
712/282-4439
Hd: David P. Claussen, Pres&TO

Glenwood

GLENWOOD STATE BANK
P.O. Box 431 51534
712/527-3157
Hd: John C. Dean, Pres

Glidden

THE FIRST NATIONAL BANK IN GLIDDEN
P.O. Box 506 51443
712/659-3611 Tr$2 Mil
Hd: D. R. Walker, Pres

Granville

AMERICAN STATE BANK
51022
712/727-3257
(Branch of Sioux Center)
Leslie J. Wynja, Csh&TO

Grinnell

BRENTON NATIONAL BANK-POWESHIEK COUNTY
P.O. Box 149 50112
515/236-7575
(Trust Services Provided by Affiliate Brenton National Bank of Des Moines)
RegTO: Steven G. Hamilton, TO

GRINNELL STATE BANK
P.O. Box 744 50112
515/236-3174 Tr/o$1 Mil
Hd: F. Addison Jones, Pres&TO

Grundy Center

THE GRUNDY NATIONAL BANK
603 Seventh St. 50638
319/824-5431 Tr$1.454 Mil
Hd: Arnold Schultz, Chm,Pres&CEO
PersTr,CorpTr,TrInv,TrOpers:
Sara Lee Yoder, VP

Guthrie Center

GUTHRIE COUNTY STATE BANK
P.O. Box 8 50115
515/747-2218 Tr$1 Mil
Hd: Roger Underwood, Pres&TO

Hawkeye

CITIZENS SAVINGS BANK
109 W. Main 52147
319/427-3255 Tr/u$1 Mil
Hd: Clair J. Lensing

Hills

HILLS BANK & TRUST CO.
131 Main St. 52235
319/679-2291 Tr$27.5 Mil
Hd: James E. Miller, TO

Hospers

AMERICAN STATE BANK
51238
712/752-8111
(Branch of Sioux Center)
Leslie J. Wynja, Csh&TO

Humboldt

HUMBOLDT TRUST & SAVINGS BANK
P.O. Box 37 50548
515/332-1451 Tr$1.5 Mil
Hd: J. L. Campbell, Jr., Pres
PersTr,CorpTr,EmplBen: R. J. Pattee, TO

Ida Grove

FIRST STATE BANK
P.O. Box 276 51445
712/364-3181 Tr$1 Mil
Hd: W. Hettinger, Pres

IDA COUNTY STATE BANK
P.O. Box 111 51445
712/364-3393 Tr$25 Mil
(Branch in Arthur)
Hd: Thomas M. Wigley, VP&TO
TrOpers: Sandra Sykes, TO
Nb: Joyce Schafer
TDP: Terry Gosch, VP

Independence

SECURITY STATE BANK
231 First St. E. 50644
319/334-7035
Hd: C. A. Handfelt, Pres&TO
James L. Walker, VP&AsstTO

Discretionary Trust Assets: This figure should reflect the market value of employee benefit, personal trusts, estates, and managed agencies over which each institution exercises investment discretion as reported to the F.D.I.C. on the "Annual Report of Trust Assets".

IOWA (Cont'd)

Indianola

PEOPLES TRUST & SAVINGS BANK
50125
515/961-6241

WARREN COUNTY BRENTON BANK & TRUST
P.O. Box 757 50125
515/961-5321
(Trust Services Provided by Affiliate Brenton National Bank of Des Moines)
RegTO: Craig V. McGarry, VP&SrTO

Iowa City

FIRST NATIONAL BANK, IOWA CITY
P.O. Box 1880 52240
319/351-7000 Tr$80 Mil
Hd: Vincent L. Maurer, SrVP&SrTO
Theodore L. Kron, TO
Betty Lepic, TO
Stephen M. Kensinger, TrInvO
Lyn Jordan, TO
EmplBen: Debra L. Morris

IOWA STATE BANK & TRUST COMPANY
P.O. Box 1700 52244
319/356-5933 Tr$33 Mil
Hd: David R. Lundquist, VP&TO

Jefferson

BRENTON STATE BANK OF JEFFERSON
200 W. State St. 50129
515/386-3141
(Trust Services Provided by Affiliate Brenton National Bank of Des Moines)
RegTO: Rex M. Anderson, AsstVP

HOME STATE BANK
P.O. Box 351 50129
515/386-2131 Tr$8.6 Mil
Hd: Douglas McDermott, Pres&TO

Jesup

FARMERS STATE BANK
1310 6th St. 50648
319/827-1050
Hd: Albert C. Duroe, Pres&TO

Kellogg

KELLOGG-SULLY BANK & TRUST
P.O. Box 38 50135
515/526-8231 Tr/o$1 Mil
Hd,Nb: Chuck Fritz, Pres&TO
PersTr,TrInv,TrOpers,TDP: Sylvia Groom, TO

Keokuk

KEOKUK SAVINGS BANK & TRUST CO.
P.O. Box 1008 52632
319/524-2944 Tr$10 Mil
Hd: Ed Johnstone
John K. Boudinot, AsstVP

STATE CENTRAL BANK
P.O. Box 847 52632
319/524-1021 Tr$22 Mil
Hd: Philip J. O'Hara, TO

Keosauqua

FARMERS STATE BANK
P.O. Box 130 52565
319/293-3794 Tr$1 Mil
Hd: A. P. Ovrom, Pres&TO

86.9% of the subscribers of
TRUSTS & ESTATES
are involved in personal trusts.

Knoxville

THE COMMUNITY NATIONAL BANK & TRUST
102 S. Second St., P.O. Box 269 50138
515/828-8041 Tr$1.4 Mil
(Trust Services Provided by Affiliate Brenton National Bank of Des Moines)
RegTO: Craig V. McGarry, VP&SrTO

IOWA STATE SAVINGS BANK
P.O. Box C 50138
515/828-8000
Hd: Ned K. Job, Pres&TO

Lake City

LAKE CITY STATE BANK
201 N. Center St. 51449
712/464-3181 Tr$3 Mil
Hd: John T. Patrick, Pres&TO

Lansing

KERNDT BROS. SAVINGS BANK
P.O. Box 325 52151
319/538-4231
Hd: Gus Kerndt, VP

Larchwood

SECURITY SAVINGS BANK
51241
712/477-2496
Hd: L. R. Impecoven
J. M. Dominy

Laurens

LAURENS STATE BANK
102 S. Third St. 50554
712/845-2627 Tr$5.4 Mil
Hd: Richard L. DeYoung, CEO&ChTO
Nancy Goedert, TO

LeMars

FIRST NATIONAL BANK
P.O. Box 1230 51031
712/546-7811
Hd: Ronald R. Hansen, Csh&TO

Leon

DECATUR COUNTY STATE BANK
P.O. Box 171 50144
515/446-4841 Tr$2 Mil
Hd: Ward Kilgore, VChm

Lester

PEOPLES BANK & TRUST
P.O. Box 37 51242
712/478-4411
(Branch of Rock Valley)
Hd: Andrea Van Beek, TO
TrOpers: Nancy Brestel

Little Rock

ROCK RAPIDS STATE BANK
P.O. Box 337 51243
712/479-2286
(Branch of Rock Rapids)
TrOpers: Nancy Brestel, AsstTO

Lohrville

LOHRVILLE SAVINGS BANK
P.O. Box 316 51453
712/465-2715
Hd: L. A. Kobernusz, Pres&TO

Madrid

CITY STATE BANK
105 E. 2nd St. 50156
515/795-3807 Tr/u$1 Mil
Hd: R. J. Sundberg, Pres&TO

Manchester

FARMERS & MERCHANTS SAVINGS BANK
101 E. Main St. 52057
319/927-4475 Tr$2.0 Mil
Hd: Gerald T. Burke, VP&TO

FIRST STATE BANK
300 E. Main St. 52057
319/927-3814 Tr$1 Mil
W. K. Wiewel, TO
Joseph Wiewel, TO
J. A. Wiewel, TO
Mary R. Duggan, TO
Melvin Weber, TO

Mapleton

FIRST STATE BANK OF MAPLETON
402 Main St. 51034
712/882-1343 Tr$1 Mil
Hd: Neil R. Kirby, Pres

MAPLETON TRUST & SAVINGS BANK
P.O. Box 183 51034
712/882-1131 Tr$5 Mil
Hd: Ed Henkenius, 1stVP

Maquoketa

HAWKEYE BANK & TRUST CO.
120 S. Main St. 52060
319/652-2487 Tr$3.5 Mil
Hd: Patricia L. Burris, TO

MAQUOKETA STATE BANK
203 N. Main St. 52060
319/652-2491 Tr/o$10 Mil
Hd,PersTr,CorpTr,ComTrF:
John W. Fagerland, Pres&TO
TrInv: Elaine Edwards, VP&AsstTO
TrInv,EmplBen,TrOpers,TDP:
Herb Miller, AsstTO&AcctSupv
EmplBen,TrOpers,TDP: Helen Hute, AsstVP&AsstTO

Marathon

THE CITIZENS STATE BANK
P.O. Box 37 50565
712/289-4401 Tr/u$1 Mil
Hd: Norris G. Olney, Jr., Pres&TO

Marcus

THE FARMERS STATE BANK
P.O. Box 548 51035
712/376-4154
Hd: Carleton C. Van Dyke, Pres&TO
Stanley O. Nervig, VP&TO
Kenneth L. Ogren, AsstVP&TO

Marion

FARMERS STATE BANK
1240 8th Ave., P.O. Box 569 52302
319/377-4891 Tr$10 Mil
Hd: Dennis E. Beatty, VP&TO
Kathryn Melchert, TOpO
Mary Hanna, Sec

Marshalltown

BRENTON BANK & TRUST CO.
P.O. Box 310 50158
515/754-5612
(Trust Services Provided by Affiliate Brenton National Bank of Des Moines)
RegTO: Steven G. Hamilton, TO

COMMERCIAL STATE BANK
P.O. Box 717 50158
515/752-4591 Tr$6 Mil
Larry Hutchinson, TO
TrOpers: Katie Willits, AsstTO

SECURITY SAVINGS BANK
P.O. Box 370 50158
515/754-5500 Tr$60 Mil
Hd: Michael W. Bloom, VP&TO
ComTrF: Carol Burt
Farm: Michael Baltes, FM

Mason City

FIRST INTERSTATE BANK OF MASON CITY
25 W. State St. 50401
515/421-1000
Hd: Henry E. Edsill, VP&TO

NORWEST BANK DES MOINES, NatAssn
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515/423-1720 Tr$29 Mil
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THE MECHANICSVILLE TRUST & SAVINGS BANK
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319/432-7291 Tr/u$1 Mil
Hd: R. S. Steen, ExecVP&TO

Melvin

MELVIN SAVINGS BANK
P.O. Box 188 51350
712/736-2420 Tr/u$1 Mil
Hd: John E. Benz, Pres

Merrill

FARMERS STATE BANK
201 Main St. 51038
712/938-2556
Hd: C. L. Carlson, VP

Minburn

RACCOON VALLEY STATE BANK
P.O. Box 205 50167
515/677-2259 Tr/u$1 Mil
Hd: Mrs. Ferne A. Brelsford, VP&TO

Missouri Valley

PEOPLES STATE BANK
411 E. Erie St., P.O. Box 410 51555
712/642-2781
Hd: Charles L. Smith, III

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MONTICELLO STATE BANK
202 W. First St. 52310
319/465-3505 Tr$27 Mil
Hd,PersTr,CorpTr: Richard J. Moore, VP&TO
TrInv: James A. Maurice, Chm
ComTrF: Suzanne Willman
EmplBen: Louis L. Morf, Pres
TrOpers: Robert D. Patten, VP
Nb: Lois Hines

Mt. Pleasant

HENRY COUNTY SAVINGS BANK
P.O. Box 239 52641
319/385-3134 Tr$3.65 Mil
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PersTr,TrInv,TrOpers,Nb: David Carrick
John Schroeder

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CENTRAL STATE BANK
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FIRST NATIONAL BANK OF MUSCATINE
P.O. Box 539 52761
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Hd: Robert P. Solheim, SrVP&TO
CorpTr: Jo Mercer, VP&AsstTO
TrOpers: Margaret C. Mathes, VP&TO

Nashua

FIRST NASHUA STATE BANK
302 Main St. 50658
515/435-4171 Tr$1 Mil
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PersTr: R. L. Gossard, ExecVP&TO
TrOpers: Thomas R. Cronin, VP,Csh&AsstTO

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STATE BANK & TRUST CO.
P.O. Box 327 50201
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New Hampton

FIRST NATIONAL BANK
P.O. Box 306 50659
515/394-2116
Hd: Ronald D. Diddy, Pres
Harlan A. Pose, Csh&TO

New Sharon

TAINTOR SAVINGS BANK
P.O. Box A 50207
515/637-4196 Tr/u$1 Mil
Hd: Larry Wangrud, CEO

Newell

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P.O. Box 295 50568
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PersTr,TrOpers: G. D. Hill, Pres&AsstTO
TrInv: C. Wobeke, VP&TO

Newton

JASPER COUNTY SAVINGS BANK
P.O. Box 1166 50208
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PersTr,CorpTr,EmplBen,TrOpers:
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Renee Brockway, TrAdm

Oakland

CITIZENS STATE BANK
P.O. Box 68 51560
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Hd: Raymond Graalfs, Pres
PersTr: Ellen E. Bentley, Csh&AsstTO

Oelwein

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P.O. Box 620 50662
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OELWEIN STATE BANK
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Orange City

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TrOpers: Nancy Brestel, AsstTO

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Oskaloosa

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Hd: Kenneth C. Hanna, VP&SrTO

MAHASKA STATE BANK
P.O. Box 500 52577
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Hd: Lynn Howard
TDP: Bill Sunstrum

Ottumwa

SOUTH OTTUMWA SAVINGS BANK
320 Church St. 52501
515/682-7541 Tr$3.897 Mil
Hd: Gary K. Johnson, TO

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P.O. Box 598 52501
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Diane D. Glenn, TO
Alan M. Charlson, TO

Oxford

FIRST TRUST & SAVINGS BANK
P.O. Box 486 52322
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Hd: J. M. Bigelow, ExecVP&Csh

Paullina

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105 N. Main St. 51046
712/448-3456 Tr$2.5 Mil
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Pella

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Perry

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EmplBen: John M. Shanda, Pres&TO

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Pocahontas

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Hd: Rodney B. Amlie, Pres

POCAHONTAS STATE BANK
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712/335-3567 Tr$.35 Mil
Hd: George T. McCarton, Jr., VP

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52162
319/864-7615 Tr$.5 Mil
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POSTVILLE STATE BANK
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Hd: R. E. Taylor, Pres

Princeton

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Hd: Glen H. Suiter, Chm

Rake

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Remsen

FARMERS SAVINGS BANK
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712/786-1143
Hd: Charles J. Neuroth, ExecVP&TO

Rock Rapids

ROCK RAPIDS STATE BANK
51246
712/472-2537 Tr$7 Mil
(Branch in Little Rock)
Hd: Andrea Van Beek
TrOpers: Nancy Brestel, AsstTO

Rock Valley

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(Branch in Lester)
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Opers,Nb: Nancy Brestel, AsstTO

Rockwell City

NATIONAL BANK OF ROCKWELL CITY
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712/297-7547 Tr$ 2 Mil
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UNION STATE BANK
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712/297-7556 Tr/o$1 Mil
Hd: James R. Esmay, TO

Rolfe

ROLFE STATE BANK
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712/848-3480 Tr/u$1 Mil
Hd: Robert J. Dixon, Pres&TO

Sac City

CITIZENS SAVINGS BANK
500 Main St. 50583
712/662-4755
Hd: Russell Spearman, Pres&TO

SAC CITY STATE BANK
P.O. Box 486 50583
712/662-4721 Tr/u$1 Mil
Hd: Eldon Hoppenworth, Pres&TO
TrOpers: Royce E. Case, AsstVP&AsstTO

St. Ansgar

ST. ANSGAR STATE BANK
P.O. Box 219 50472
515/736-4501 Tr$1 Mil
(Branch in Stacyville)
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Schaller

STATE BANK OF SCHALLER
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Farm: Rodney Plagman, VP,FM&TO

Sheldon

CITIZENS STATE BANK
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712/324-2519
Hd: Keith Campbell, Pres&TO

SECURITY STATE BANK
P.O. Box 70 51201
712/324-5141 Tr$2.2 Mil
Hd: Richard A. Schneider, Pres
TrOpers: Dean M. Jacobsen

Shenandoah

THE CITY NATIONAL BANK
116 S. Blossom St. 51601
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PersTr: Ruth Dwyer, VP&TO

Sibley

SIBLEY STATE BANK
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Sioux Center

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Sioux City

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TrInv: Ed Den Beste, TO
TrOpers: Glenda Moriarty, Mgr

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712/277 6586 Tr$288 Mil
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DeptHd: Kent C. Handel, VP&TO
PersTr: Robert Meis
CorpTr,EmplBen: Michael Shade
TrOpers: Jeanette Wendt, TOpO
TrInv,ComTrF: Ann Earley

TOY NATIONAL BANK
P.O. Box 57 51102
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Prob: Clark Schmitz, TO
TrInv,EmplBen: David Margheim, AsstVP&TO
TrOpers: Kathryn DeSmet, TOpO
Farm: Gary L. Walters, FM
Nb: Charles M. Habhab, AsstVP&TO

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Rose A. Nelson, Csh&TO

SECURITY TRUST & SAVINGS BANK
P.O. Box 429 50588
712/732-3022 Tr/u$1 Mil
Hd: John Dumkreiger

Story City

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50248
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Hd: Michael W. Bloom, VP&TO

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THE FIRST NATIONAL BANK OF SUMNER
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Glenn H. Wiebke, VP&TO
Lynn Howard, TO&CFP

Sutherland

SECURITY STATE BANK
P.O. Box 68 51058
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Hd: James J. Johnson, Pres&TO
Charles K. Kummerfeld, VP,Csh&TO

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SWISHER TRUST & SAVINGS BANK
P.O. Box 154 52338
319/857-4131 Tr/u$1 Mil
Hd: Daryl Hynek, Pres&TO
Philip Reed, ExecVP&AsstTO

Titonka

TITONKA SAVINGS BANK
50480
515/928-2142 Tr/u$1 Mil
Allan J. Boyken

Traer

FARMERS SAVING BANK
611 Second St. 50675
319/478-2148
Hd: Donald Gates, ExecVP
Nb: Marc Powell, Atty

Treynor

TREYNOR STATE BANK
P.O. Box A 51575
712/487-3000 Tr/u$1 Mil
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Diana Johnson, TrSec

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319/284-6202
Hd: Ken H. Dietz

Walford

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P.O. Box 131 52351
319/846-2650 Tr$1 Mil
Hd: R. C. Erusha, Pres&TO
Sally A. Ballard, TO

Wall Lake

WALL LAKE SAVINGS BANK
301 Second St. 51466
712/664-2311
Hd: J. E. Goodenow, Pres&TO

Washington

WASHINGTON STATE BANK
P.O. Box 311 52353
319/653-2151 Tr/u$1 Mil
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PersTr,CorpTr,TrInv,TrOpers,Nb:
Charlotte Pencil, VP&TO

Waterloo

THE NATIONAL BANK OF WATERLOO
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TrInv: Curtis Kyhl, VP

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419 W. 4th St. 50704
319/235-1414 Tr$85 Mil
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PersTr,CorpTr: V. David Hulse
EmplBen: Doug Boyce

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319/235-1431 Tr$100 Mil
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ComTrF,EmplBen: Dennis Egel, TO

Waverly

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Webster City

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Wellman

WELLMAN SAVINGS BANK
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John W. Kofoed, ExecVP&TO

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Roger A. Brown, Pres&TO
Robert A. Brown, Chm&TO
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TrOpers: Shannon McCarthy

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Beloit

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Jane Pruitt, TrAcctAdm

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Hd: W. F. Dreiling

Clay Center

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67432
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Thomas R. Lee, Pres&AsstTO

Coffeyville

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Pauline Mowder, TO

Colby

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Debbie Deneault, AsstVP&TO

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Donna Kline, AsstTO
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TrOpers,TDP: Yvonne J. Lee, TOpO
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PersTr,TrOpers: Linda Lane, AsstTO

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Janice S. Smith, AsstTO

SECURITY STATE BANK
P.O. Box 909 67530
316/792-2521
Hd: J. A. Mermis, Jr., VChm,TO&CEO

Hays

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TrInv: Richard L. Ramsey, SrVP&IO
PersTr: Charles R. Mikkelsen, AsstVP&TO
TrOpers: Lane Henricks, AsstCsh

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913/625-6595, Ext. 45 Tr$7 Mil
Hd: Evelyn L. Schumacher

Hiawatha

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Fredrecia H. Kepple, AsstTO
TrOpers: Tami Peters

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7th & Delaware Sts. 66434
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PersTr,CorpTr: Samuel L. Schuetz, ExecTO
TrInv,ComTrF: Susan I. Scarbrough
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316/663-0610 Tr$13 Mil
Hd: Gary B. Harbaugh, VP&TO

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PersTr,Nb: Dave Hederstedt, VP&TO
Thelma Huffman, TO
TrInv: Edwin Coons, VP&TrInvO
EmplBen: Debbie Partridge, AsstTO

HUTCHINSON NATIONAL BANK & TRUST CO.
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316/662-0561 Tr$220
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TrInv,ComTrF: Dale Page
EmplBen: William Mills
TrOpers: Christina Bontrager
Est&CtAccts: Steven Engelhardt

Independence

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PersTr: Ruth Carvalho, AsstTO

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P.O. Box 687 67301
316/331-3100 Tr$4 Mil
Hd: Paul H. Viets, Pres&TO
TrOpers: Sue Shenk

Iola

ALLEN COUNTY BANK & TRUST
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316/365-6921 Tr$5.7 Mil
Hd: Margaret E. Bryson, VP&TO
Catherine L. Cline, AsstTO

IOLA BANK & TRUST CO.
66749
316/365-3101 Tr$3.5 Mil
Hd: Howard K. Gilpin, Pres&TO

Junction City

CENTRAL NATIONAL BANK of JUNCTION CITY
P.O. Box 700 66441
913/238-4114 Tr$16 Mil
Hd: Jerry A. Bradley, TO
Dan E. Craig, TrConslt
Norman R. Helmke, VP&TO
Della Schnackenberg, AsstTO
Linda D. Hawkins, AsstTO

THE FIRST NATIONAL BANK & TRUST COMPANY OF JUNCTION CITY, KANSAS
P.O. Box 348 66441
913/762-4121 Tr$3.793 Mil
Hd: Don Uptegrove, ExecVP&TO

Kansas City

BROTHERHOOD BANK & TRUST COMPANY
756 Minnesota Ave. 66101
913/321-4242 Tr$13.749 Mil
Hd,CorpTr,TrInv,Nb: Thomas W. Johnson, SrVP&TO
PersTr,TrOpers,TDP: Rose Marie Peel, VP&TO
PersTr,CorpTr: Connie Herold, AsstTO
EmplBen: Nancy Beard

CITIZENS BANK & TRUST OF KANSAS CITY
3500 Rainbow Blvd. 66103
913/236-7700 Tr$1.550 Mil
Hd: Patricia Mount, TO

COMMERCIAL NATIONAL BANK
6th & Minnesota Ave. 66117
913/371-0035 Tr$226 Mil
Hd: Wm. C. Tempel, SrVP
PersTr,CorpTr: Earl D. Tjaden, VP
EmplBen: Mark Heatley, TO
TrOpers: Shirley Mattox, TO
TrInv: James L. Moffett, SrVP
Nb: Dennis J. Hudson, VP

HOME STATE BANK
P.O. Box 1370 66117
913/321-3333 Tr$13 Mil
Hd: Jane A. Angle, SrVP&TO
TDP: Helen Hemenway, AsstTO

MARK TWAIN KANSAS CITY BANK
4901 Main St., P.O. Box 30145 64112
816/756-1300 Tr/o$19 Mil
Hd,PersTr,TrInv: Terry R. Post, Pres
CorpTr,TrInv,ComTrF,EmplBen:
Michael J. Patton, VP
TrOpers,TDP: Cheryl Hess

SECURITY BANK OF KANSAS CITY
One Security Plaza 66117
913/621-8430 Tr$30 Mil
Hd: Steven J. Terbovich, ExecVP
PersTr: Brian Jordan, VP&TO
CorpTr: Raymond J. Hintz, VP&TO
Margaret Hackett, AsstTO
TrInv,ComTrF: Brent Weisenborn, VP&TrInvO
TrOpers: Alice Baslee, VP&TOpO

THE TWIN CITY STATE BANK
1906 W. 43rd St. 66103
913/362-5350 Tr$2 Mil
Hd: T. M. Higgins, Jr., Pres&TO

Larned

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 29 67550
316/285-3177 Tr$10 Mil
Hd: Robert H. Haymaker, ExecVP&TO

FIRST STATE BANK & TRUST CO.
116 W. 6th St. 67550
316/285-6931 Tr$10 Mil
Hd: D. Ray Reep, VP&TO

Lawrence

DOUGLAS COUNTY BANK
9th & Kentucky Sts. 66044
913/843-7474 Tr$11.5 Mil
Hd: J. Michael Davies, VP&TO

FIRST NATIONAL BANK
900 Massachusetts St. 66044
913/843-0152 Tr$60 Mil
Hd: John S. Maurer, Jr., SrVP&TO
PersTr: Phil Watson, TO
Janice Haase, TrAdm
TrInv: Elizabeth B. A. Miller, AsstVP&TrInvO
TrOpers: Nancy Cluchey, TOpO

FIRSTBANK
955 Iowa St. 66044
913/843-4700 Tr$5 Mil
D. A. Johnston, Pres&TO

LAWRENCE NATIONAL BANK & TRUST CO.
P.O. Box 369 66044
913/841-5555 Tr$45 Mil
Hd: Jack B. Rader, VP&SrIO
PersTr,TrOpers: Janis C. Bunker, AsstTO

Leavenworth

FIRST NATIONAL BANK & TRUST CO. OF LEAVENWORTH
P.O. Box 109 66048
913/682-2265
Hd: Bill McAfee, VP

LEAVENWORTH NATIONAL BANK & TRUST CO.
401 Delaware St. 66048
913/682-0001 Tr$41 Mil
Hd: Ronald A. Barker, SrVP&SrTO
EmplBen: Pauline C. Graeber, TO
TrOpers: Jackie Fleming

Lenexa

BANK IV, LENEXA
P.O. Box 14040 66215
913/888-5555 Tr$4.4 Mil
Hd: Rebecca S. Vemer, TO

Liberal

THE FIRST NATIONAL BANK
P.O. Box 1217 67901
316/624-1971 Tr$5.2 Mil
Hd,PersTr,CorpTr,TrInv,ComTrF:
Leon A. Frank, ExecVP
EmplBen,TrOpers: Phyllis Woodward, VP&TO

THE PEOPLES NATIONAL BANK
P.O. Box 189 67901
316/624-2574 Tr$1.8 Mil
Hd: James F. Thompson, Pres&TO

Lindsborg

THE FARMERS STATE BANK
P.O. Box 231 67456
913/227-3344 Tr$2 Mil
Gene L. Larson, VChm&TO

Manhattan

CITIZENS BANK AND TRUST COMPANY
P.O. Box 218 66502
913/776-9400 Tr$6 Mil
Hd: H. Alan Bell, Pres&TO
Carolyn J. Fellows, AsstVP&AsstTO

FIRST NATIONAL BANK OF MANHATTAN
701 Poyntz 66502
913/537-0200 Tr$12.8 Mil
Hd: Mark Knackendoffel, AsstVP&TO

UNION NATIONAL BANK & TRUST CO.
P.O. Box 1087 66502
913/537-1234 Tr$32 Mil
Hd: Kennard B. Kopp, VP&TO
TrOpers: Tummy Wainwright
Nb: Jim Kastner, VP
Jacqueline C. Haynie, AsstTO

McPherson

HOME STATE BANK & TRUST
223 N. Main St. 67460
316/241-3732 Tr$1 Mil
Hd: Paul Ediger, SrVP&TO

McPHERSON BANK & TRUST CO.
P.O. Box 927 67460
316/241-8000 Tr$65.5 Mil
Hd,PersTr,CorpTr: Rodger A. Swanson, SrVP&TO
TrInv: Ken Swanson
Farm: Charles Williams
EmplBen: Eldon J. Wiens, AsstTO
Nb: Kathy Ensz, AsstSec
TrAdm: Bob Robertson, AsstVP

PEOPLES BANK & TRUST CO.
P.O. Box 1226 67460
316/241-5023 Tr$30 Mil
AdminHd: Peggy van Asselt, VP&TO
TrOpers: Dean Reynolds, TO
Wilbur Yoder, ChmBd&TO
Marvin Crum, Pres&TO

Mission

THE MISSION BANK
5201 Johnson Dr. 66205
913/831-2400 Tr$149 Mil
Hd: James G. O'Sullivan, VP&TO
PersTr,TrOpers: Rosella J. Hoglund, AsstVP&TO

Include Your Logo
See Page 222

KANSAS (Cont'd)

Moundridge

THE CITIZENS STATE BANK
201 S. Christian Ave. 67107
316/345-6317
Hd: Kenneth J. Goering, Chm

Oakley

FARMERS STATE BANK
P.O. Box 546 67748
913/672-3251
Hd: L. H. Medlin, Chm&SrTO
G. F. Crossley, SrVP&TO

Olathe

BANK IV OLATHE, N.A.
100 E. Santa Fe, P.O. Box 400 66061
913/782-3010 Tr$65 Mil
J. Robert Dunehoo, VP&TO
Mike Christensen, VP&TO

FIRST NATIONAL BANK
P.O. Box 250 66061
913/782-3211 Tr$6.8 Mil
Hd,TrInv,Nb: Gary D. Hale, VP&TO
PersTr: Juanita Turner, SrVP&AsstTO
CorpTr,EmpiBen,TrOpers: Diane Anthes, AsstTO
TDP: Joe Meesey

Osborne

THE FIRST STATE BANK & TRUST
203 W. Main St. 67473
913/346-5421 Tr/u$1 Mil
Hd: David Haskins, Pres&TO
Richard Linton, VP&AsstTO

Ottawa

PEOPLES NATIONAL BANK & TRUST
P.O. Box 8 66067
913/242-2900 Tr$16 Mil
Hd: Winton A. Winter, Pres&TO
Ransom Bennett, Jr., ChmBd,CEO&AsstTO
Neva Snyder, Sec&AsstTO
Wayne Duderstadt, Csh

Overland Park

FIRST CONTINENTAL BANK & TRUST
9500 Mission Rd. 66206
913/381-1000 Tr$30 Mil
Hd: Patricia Parthe
Sheryl Basilevac, TO
TDP: Louise Cohen, AdmAsst

METCALF STATE BANK
P.O. Box 4249 66204
913/648-4540 Tr$4.0 Mil
Hd: Ben Craig, Pres&TO

OVERLAND PARK STATE BANK AND TRUST COMPANY
80th & Metcalf 66204
913/648-2800 Tr$154 Mil
Hd,TrInv,ComTrF,Nb: Roy W. Brillhart, Jr., VP&TO
PersTr,Nb: Eileen S. Sullivan, AsstVP&TO
CorpTr,EmplBen,Nb: Donald L. Erie, AsstVP&TO
TrOpers,TDP: Eve Whitfield, AsstVP

VALLEY VIEW STATE BANK
7500 W. 95th St. 66212
913/381-3311 Tr$20 Mil
Hd: George J. Buser, Jr., VP&TO
Mary Ann Adams, AsstTO

Paola

CITIZENS STATE BANK
P.O. Box 230 66071
913/294-2321
Hd: L. M. Schwartz, Pres&TO
TrOpers: Judith L. Estes, VP&AsstTO
EmplBen,Nb: N. J. Chamberlin, SrVP&AsstTO

MIAMI COUNTY NATIONAL BANK
P.O. Box 369 66071
913/294-4311 Tr$30 Mil
Hd: W. C. Hartley, ChmBd&TO
Carolyn S. Jacobs, SrVP&TO
Kathy Lovig, AsstTO

Parsons

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 877 67357
316/421-5700 Tr$2 Mil
Hd: R. N. Robbins, Pres&TO

PARSONS COMMERCIAL BANK
P.O. Box 648 67357
316/421-1000 Tr$4 Mil
Hd: Ray Jacquinot, VP&TO
Philip Eaton, Pres&TO
R. E. Feess, ChmBd&AsstTO
Mary L. Nichols, AsstTO

Phillipsburg

THE FIRST NATIONAL BANK OF PHILLIPSBURG
P.O. Box 627 67661
913/543-6511 Tr$2.6 Mil
Hd: C. I. Moyer
PersTr: Dennis L. Deschner, AsstTO
Marie Robinson, Sec

Pittsburg

BANK IV PITTSBURG, N.A.
P.O. Box 599 66762
316/231-0600 Tr$29.3 Mil
Hd: Paul A. Kirk, VP&TO
PersTr: H. Gay Adams, TrAcctAdm
TrOpers: Donna Andrew

CITY NATIONAL BANK OF PITTSBURG
P.O. Box 326 66762
316/231-8400 Tr$15.0 Mil
Hd: Stefan Carlgren, VP&TO
TrOpers: Eleanor L. Snider, AsstTO

FIRST STATE BANK & TRUST CO.
407 N. Broadway 66762
316/231-2000 Tr$13.5 Mil
Hd: A. L. Burgert, Pres&TO
TrOpers: Miss Marie Devoss, TrAdm
TDP: Terrance Towner, TO

Prairie Village

JOHNSON COUNTY BANK, N.A.
6940 Mission Rd. 66208
913/362-7000 Tr$300 Mil
Hd: James A. Deberry
PersTr: Freda N. Whitaker, VP
CorpTr: Julia Bram
EmplBen: Mary E. Engelken, SrTO
TrInv: Robert B. Hobbs, VP
TrOpers: Joe Christian
Nb: Michael L. Best, VP

THE SOUTHGATE TRUST COMPANY
7600 State Line, P.O. Box 8356 66208
913/649-5200 Tr$125 Mil
Hd: Robert E. Atteberry, Pres
EmplBen: Rex Shewmake, Jr., ExecVP&TO
TrOpers: Dora Jambrosic, TOpO

Pratt

FIRST NATIONAL BANK
P.O. Box N 67124
316/672-6421 Tr$10 Mil
Hd: Homer F. Davault, SrVP&TO
Don C. Peters, TO

THE PEOPLES BANK
P.O. Box C 67124
316/672-5611 Tr$41 Mil
Hd: Howard K. Loomis, Pres
PersTr,TrOpers,TDP: Frederick S. Loomis, TO
CorpTr,TrInv,EmplBen,Nb: Steven B. Bell, TO

Roeland Park

MIDAMERICAN BANK & TRUST CO.
4700 W. 50 Terrace, P.O. Box 2947 66201
913/384-3450 Tr$115 Mil
Hd,CorpTr,EmplBen,Nb: Michael A. Kleinman, VP&SrTO
NBD,PersTr,Est: J. Ann Curty, TO
PersTr,Est: Michael A. Donnici, TO
TrOpers: Virginia M. Lawson, TO

Russell

HOME STATE BANK
P.O. Box 473 67665
913/483-2191 Tr$1 Mil
Hd: Max P. Horn, Pres&TO

RUSSELL STATE BANK
P.O. Box 713 67665
913/483-6800 Tr$20 Mil
Hd: John T. Harrell, TO
Mary Schulte, AsstTO

St. Francis

CHEYENNE COUNTY STATE BANK
P.O. Box 645 67756
913/332-2145
Hd: Robert E. Alsup, Pres&TO

Salina

BANK IV SALINA, N.A.
138 N. Santa Fe 67401
913/825-7221 Tr$115 Mil
Hd: Mark L. Miller, SrVP&TO
Julie Sager, VP&TO

FIRST BANK & TRUST CO.
235 S. Santa Fe, P.O. Box 1337 67402-1337
913/825-2211 Tr/o$8 Mil

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 800 67402-0800
913/827-5564 Tr$115 Mil
Hd: William Brelsford, Jr., SrVP&TO
Jim Berglund, Pres&AsstTO
Linda Kroll Gutierrez, TO
Steven G. Wortmann, TO

THE NATIONAL BANK OF AMERICA AT SALINA
100 S. Santa Fe 67401
913/825-0511 Tr$45 Mil
Hd,PersTr,TrInv,EmplBen,Nb: David L. Fancher, VP&SrTO
CorpTr: W. F. Gilles, VP&TO
TrOpers: Helen Morrison, VP&TO

Scott City

SECURITY STATE BANK
506 Main St. 67871
316/872-2109 Tr$1 Mil
Hd: Duane K. Ramsey
PersTr: C. Lewis Evins

Shawnee

SHAWNEE STATE BANK
11101 Johnson Dr. 66203
913/631-6300
Hd: Juanita Gray, VP&TO
William F. Daniels, SrVP&AsstTO

86.9% of the subscribers of
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Smith Center

SMITH COUNTY STATE BANK & TRUST CO.
P.O. Box 307 66967
913/282-6682 Tr$40 Mil
Hd: L. Blaine Rush, ExecVP&TO
Randy Rush, VP&TO
Maxine Meyer, VP&AsstTO

★Topeka

CAPITAL CITY STATE BANK & TRUST CO.
P.O. Box 1433 66601
913/266-4575
Hd: C. Odell Weidner, TO
COMMERCE BANK & TRUST
31st & Topeka 66611
913/295-0402 Tr$60 Mil
DeptHd,Nb: Robert L. Derstein, SrVP&TO
PersTr,CorpTr: Donna D. Brozen, VP&TO
Est,EmplBen: James P. Colgan, AsstVP&TO
TrInv: Brad Miller, InvAn
TrOpers: Jerry K. Anderson, SrVP&Comp
Sheila Waltrip, AsstOpO
FIDELITY STATE BANK & TRUST CO.
P.O. Box 1737 66601
913/233-3465 Tr$2.5 Mil
Hd: Dennis D. Rogers
FIRST NATIONAL BANK OF TOPEKA
P.O. Box 88 66601
913/295-3450 Tr$290 Mil
Hd: Rudy E. Wrenick, Jr, SrVP&TO
Richard D. Shiney, SrVP&SrTO
Walter Clark, AsstVP&TO
TrInv,ComTrF: Craig MacPherson, VP&TrInvO
EmplBen: Robert R. Myers, VP&TO
TrOpers: Linda Robinson, VP&TOpO
Nb: John Hartmann, VP&TO
HIGHLAND PARK BANK AND TRUST
P.O. Box 5228 66605
913/266-8521 Tr$6.5
Hd: Lanny Kimbrough, Pres
KAW VALLEY STATE BANK & TRUST CO.
P.O. Box 8009 66608
913/232-6062 Tr$15 Mil
Hd: Glenn Swogger, Chm
MERCHANTS NATIONAL BANK OF TOPEKA
P.O. Box 178 66601
913/291-1142 Tr$325 Mil
Hd: Robert W. Green, VP&TO
PersTr: Billie Pohl, SrTO
CorpTr,EmplBen: Carolyn J. Dunigan, TO
CorpTrOpers: Helen W. Riner, AsstTOpO
TrInv: Elizabeth B. A. Miller, TrInvO
EmplBen: Yolanda R. Puhl, AsstTO
TrOpers: Marilyn Friesen, TOpO
Nb: Mary Brownback
TOPEKA BANK & TRUST COMPANY
701 Kansas Ave. 66603
913/233-1515 Tr$39 Mil
Hd: Daryl V. Craft, VP&TO
John P. Moore, Jr., VP&TO
Kitty Miller, TOpO
Kathie Heslet, AdmAsst

Ulysses

THE GRANT COUNTY STATE BANK
P.O. Box 388 67880
316/356-4142 Tr$3 Mil
Hd: Thomas J. Pinnick, TO

Wamego

KAW VALLEY STATE BANK & TRUST CO.
P.O. Box 245 66547
913/456-2021 Tr/u$1 Mil
Hd: M. Ben Meek, Pres

Waverly

STATE BANK OF WAVERLY
P.O. Box 58 50677
319/352-4556 Tr$3.4 Mil
Hd: Paul A. Meyers, SrTO

Whiting

THE STATE BANK
66552
913/873-3121
Hd: Ronald Jenson

Wichita

BANK IV WICHITA, N.A.
P.O. Box 1122 67201
316/261-4361 Tr$723 Mil
Hd: Michael R. Ritchey, ExecVP&SrTO
Legal&TaxCoun: Earle H. Loveless, VP&TO
PersSvcsDept: Gerald M. Gleason, VP&TO
BusSvcsDept: William L. Roland, Jr., AsstVP&TO
TrOpers: Edward A. Trantz, Jr., VP&TOpO
TrInv: Gary E. Hippenstiel, VP
Nb: Michael D. Carlisle, AsstVP&TO
CENTRAL BANK & TRUST
3433 E. Central St. 67208
316/686-7111 Tr/u$50 Mil
Hd: H. E. Gingerich, VP&TO
FIRST NATIONAL BANK IN WICHITA
P.O. Box One 67201
316/268-1450 Tr$650 Mil
Hd: E. A. Duguid, SrVP&SrTO
PersTr,Nb: S. C. Woods, VP&SrTO
CorpTr: John W. Knox, CTO
TrInv: M. B. Colgan, VP&TrInvO
RE: Elmer Pelton, VP&REO
EmplBen: Mary Remus, EBO
Dawn Powell, EBO
TrOpers: Carole A. Neal, SrTOpO
Nb: Terry Richards, TMO
KANSAS STATE BANK & TRUST CO.
123 N. Market St. 67202
316/266-6655 Tr$391 Mil
Hd,TrInv: Britt M. Brown, ExecVP&AsstTO
EmplBen: Mike Hastings, VP&AsstTO
CorpTr: Nancy Mackey, AsstVP&AsstTO
PersTr: Tammi Schroeder, AsstVP&AsstTO
TrOpers: Hervey Wright
NATIONAL BANK OF WICHITA
P.O. Box 516 67201
316/943-2211 Tr/u$1 Mil
Hd: Steve Linville, VP&TO
SOUTHWEST NATIONAL BANK
P.O. Box 1401 67201
316/264-5303 Tr$17.5 Mil
Hd,CorpTr,Nb: E. Gordon Johnson, SrVP&TO
PersTr,TrInv,EmplBen: Richard A. King, VP&TO
TrOpers: Kimberly Ufford, AsstVP&TO
CorpTr: Shirley Turner-Crommett, AsstTO
UNION NATIONAL BANK
P.O. Box 637 67201
316/261-4918 Tr$250 Mil
Hd: Mont C. Draper III, ExecVP&TO
PersTr: Carol Ball, VP&TO
CorpTr: Melba Dial, VP&TO
TrInv,ComTrF: Stephen A. Schroeder, VP&TrInvO
TrOpers: John P. Ewing, VP&TOpO
EmplBen: Brenda K. Flick, TO
UNITED AMERICAN BANK & TRUST CO.
P.O. Box 970 67201
316/262-5111 Tr$2.5 Mil
Hd: Marvin Seitz, TO

Winfield

FIRST NATIONAL BANK
P.O. Box 545 67156
316/221-1650 Tr$25 Mil
Hd: David L. Galliart, TO
Raymond King, TO
Rosemary Clayton, TO

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KENTUCKY

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BANK OF ASHLAND, INC.
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Hd: Michael W. Hobbs, TO
TrOpers: Tami Whitt
FIRST AMERICAN BANK
P.O. Box 671 41105-0671
606/329-2222 Tr$140 Mil
Hd: David D. Wolfe, VP&TO
Linda R. Ward, TO
Betty L. Hutchison, TOpO
Stuart B. A. Webb, TrInvO
Brenda H. Brammer, EBO
THIRD NATIONAL BANK
P.O. Box 1270 41101
606/329-2900 Tr$174 Mil
Hd: C. Ronald Christmas, SrVP&CFO
PersTr: Steven L. Simmerman, VP&TO
TrOpers: Sandra F. Tilton, TOpO
EmplBen: Deborah S. Brom, AdmTO

Bardstown

WILSON & MUIR, BANK & TRUST CO.
P.O. Box 346 40004
502/348-5996
Hd: R. E. Sutherland, Pres&TO

Benton

BANK OF MARSHALL COUNTY
P.O. Box 407 42025
502/527-1383 Tr$3 Mil
Hd: Paul Thurman, AsstVP&TO

Berea

PEOPLES BANK & TRUST CO.
P.O. Box 191 40403
606/986-3175 Tr/u$1 Mil
Hd: Mike Marks, Pres

Bowling Green

AMERICAN NATIONAL BANK & TRUST CO.
922 State St. 42101
502/781-6111 Tr$43 Mil
Hd: Wanda Scott, VP&SrTO
Nb: Elyon Davis, VP
BOWLING GREEN BANK & TRUST
Fountain Square 42101
502/782-1000 Tr$41 Mil
Hd,PersTr,CorpTr,TrInv,EmplBen,Nb:
Fred L. Tanner, SrVP&SrTO
PersTr,Admin,EmplBen: Shirley Campbell
TrOpers: Judy Scott
TrInv: Paula Wurth
CITIZENS NATIONAL BANK
P.O. Box 1020C 42101
502/781-5000 Tr$111.3 Mil
Hd,TrInv: Robert R. Kirby, SrVP&SrTO
TrAdm,EmplBen,Nb: James H. St. Charles, VP&TO
TrOpers: Patricia Smith, VP&TO
CorpTr: Janice K. Smith, AsstTO

Brooksville

FIRST NATIONAL BANK
P.O. Box 8 41004
606/735-2125
Hd: Henry Moorhead, Chm&Pres
TrOpers: David Appleman, AsstVP&AsstTO
Ronnie Monahan, Csh&AsstTO

KENTUCKY (Cont'd)

Burgin

CITIZENS BANK & TRUST CO.
P.O. Box A 40310
606/748-5277 Tr/o$1.2 Mil
Hd: Robert D. Thompson, Pres&Csh

Burlington

HUNTINGTON BANK OF BOONE COUNTY
2252 Burlington Pike 41005
606/586-6212 Tr/u$1 Mil
Hd: Hollis Gritton, Pres

Cadiz

TRIGG COUNTY FARMERS BANK
P.O. Box 500 42211
502/522-6021 Tr$2.8 Mil
William Lawrence, VP&TO
Pauline J. Crump, VP&TO

Carlisle

DEPOSIT BANK
102 E. Main St. 40311
606/289-2205 Tr$1 Mil
Hd: William N. Young, Pres

Carrollton

FIRST NATIONAL BANK
P.O. Box 149 41008
502/732-4406 Tr/u$1 Mil
Hd: Malcolm L. Carraco, Pres

Clinton

CLINTON BANK
P.O. Box 98 42031
502/653-4001 Tr/u$1 Mil
Hd: Robert N. Black, ExecVP&TO

Corbin

FIRST NATIONAL BANK
P.O. Box 496 40701
606/528-2500 Tr$3.5 Mil
Hd: Mary E. Dunn, TO
Lillian Harwood, AsstTO

Covington

HUNTINGTON BANK OF KENTON COUNTY, INC.
P.O. Box 712 41012
606/292-7540 Tr$108 Mil
Hd,TrInv,Nb: Richard H. Tapke, Jr., SrVP&TO
EmplBen,Nb: Robert V. Munninghoff, VP&TO
EmplBen,Adm: Brian D. Warren, AsstTO
PersTr,Nb: Martha A. Snider, TO
PersTr,Adm: Todd A. Felthaus, AsstTO

KENTUCKY NATIONAL BANK OF KENTON COUNTY
P.O. Box 307 41012
606/292-7750 Tr$60 Mil
Hd,PersTr: Frank J. Fisher, VP&SrTO
CorpTr,TrInv,TrOpers: Lynne S. Hamner, IO
EmplBen: Virginia G. Hamlin, EBO

PEOPLES-LIBERTY BANK & TRUST CO.
P.O. Box 589 41012
606/292-6161 Tr$70 Mil
Hd: Donnel F. Clark, SrVP&TO
TrInv: Lee Hoefinghoff, VP&TO
EmplBen: Robert Motre, VP&TO

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Cynthiana

THE FARMERS NATIONAL BANK
P.O. Box 188 41031
606/234-3100 Tr/u$1 Mil
Hd,PersTr,TrOpers: Oma L. Doyle, TO

THE NATIONAL BANK OF CYNTHIANA
P.O. Box 400 41031
606/234-2530 Tr$2.8 Mil
Hd: Rhonda Brown, TO&VP

Danville

CITIZENS NATIONAL BANK
P.O. Box 229 40422
606/236-5762 Tr$32 Mil
Hd: James E. Sullivan, VP&TO
PersTr: H. Glenn Sweet, AsstVP
TrOpers: Lisa Burke, AsstCsh&AsstTO

FARMERS NATIONAL BANK
P.O. Box 28 40422
606/236-2926 Tr$44 Mil
Hd: Morton M. Hoagland, VP&TO

Elizabethtown

FIRST CITIZENS BANK
P.O. Box C 42701
502/769-2301
Hd: Jeffrey Thomas, AsstVP&TO

Elkton

ELKTON BANK & TRUST CO.
P.O. Box 98 42220
502/265-9841 Tr$2 Mil
Hd: John L. Harris, VP&TO

Eminence

FARMERS DEPOSIT BANK
P.O. Box 126 40019
502/845-5639 Tr$3 Mil
Hd: Betty Land, VP&TO
Bill Covington, Pres&TO

Flemingsburg

FARMERS-DEPOSIT BANK
P.O. Box 387 41041
606/845-3551
Hd: James S. Hinton, TO

PEOPLES BANK OF FLEMING COUNTY
P.O. Box 367 41041
606/845-2461 Tr$3 Mil
Virginia T. Belt, TO
Tony Kinder, AsstTO

Florence

FIFTH THIRD BANK OF BOONE COUNTY
8100 Burlington Pike 41042
606/283-8527
Hd: Robert E. List

Fort Thomas

FORT THOMAS-BELLEVUE BANK
34 N. Ft. Thomas Ave., P.O. Box 365 41075
606/781-3700
Hd: Joyce E. Minning, TO
Jack E. Burleson, TO

★ Frankfort

FARMERS BANK & CAPITAL TRUST CO.
P.O. Box 309 40601
502/227-1611 Tr$202 Mil
Hd: James H. Childers, SrVP&TO
PersTr: Wm. A. Powers, SrTO
CorpTr,TrOpers: Nancy W. Whitaker, TO
TrInv: Thomas Strode, AsstVP
EmplBen: Ricky D. Harp, AsstVP

STATE NATIONAL BANK
P.O. Box 599 40602
502/223-2161 Tr$5.602 Mil
Hd: Lois Coleman, AsstVP&TO

Franklin

FRANKLIN BANK & TRUST
P.O. Box 449 42134
502/586-7121 Tr/u$1 Mil
Hd: Leon Page, Pres
Delores Weidemann, VP
EmplBen: Ronnie Clark, SrVP

SIMPSON COUNTY BANK
P.O. Box 269 42134
502/586-4421 Tr$5 Mil
Hd: Billy F. Randolph, ExecVP&SrTO
TrOpers: Louise Givens

Georgetown

FARMERS BANK & TRUST CO.
P.O. Box 651 40324
502/863-2393 Tr$3.1 Mil
Hd: Wanda C. Wilson, VP&TO

FIRST NATIONAL BANK & TRUST COMPANY
P.O. Box 464 40324
502/863-0111 Tr/o$3 Mil
Hd: Ann White, VP&TO

Glasgow

CITIZENS BANK & TRUST CO.
P.O. Box 419 42141
502/651-8383 Tr$10 Mil
Hd,PersTr,CorpTr,TrInv,EmplBen,Nb:
Harold T. Matthews, Pres&TO
TrOpers: Runelle Jackson, AsstTO

NEW FARMERS NATIONAL BANK
P.O. Box 258 42141
502/651-6141 Tr$10.1 Mil
Hd: Edward B. Hatchett, Jr., VP&TO
TrOpers: Nancy M. Day, TO
CorpTr: Kathy Pedigo, TrClk

Greenville

FIRST STATE BANK
P.O. Box 198 42345
502/338-1500 Tr$1 Mil
Hd: A. P. Cornette, Jr., VP&TO

Henderson

OHIO VALLEY NATIONAL BANK
P.O. Drawer 5 42420
502/826-7120 Tr$48.001 Mil
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PersTr,Farm: Scott P. Davis, VP,TO&FM

Hopkinsville

FIRST CITY BANK & TRUST CO.
1002 S. Virginia St. 42240
502/887-2249 Tr$20 Mil
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ComTrF,EmplBen: Clarence Walker, VP&TO
TrOpers: Majorie Thompson

PLANTERS BANK & TRUST CO.
712 S. Main St. 42240
502/886-5151 Tr/o$55 Mil
Hd: William R. McRae, SrVP&TO
PersTr,Adm,Nb: Wanda P. Boyd, VP&TO
TrInv: Marshall T. Bassett, TO
TrOpers: Faye W. Ferrell, TOpO

Lawrenceburg

LAWRENCEBURG NATIONAL BANK
128 S. Main St. 40342
502/839-6921 Tr/u$1 Mil
Hd: Paul Vaughn, Jr., SrVP

Lebanon

THE FARMERS NATIONAL BANK
136 W. Main St. 40033
502/692-3177 Tr/u$1 Mil
Hd: T. E. Spragens, Jr., Pres

Leitchfield

THE CITIZENS BANK AND TRUST COMPANY OF GRAYSON COUNTY
118 S. Main St. 42754
502/259-4001
Paul Gibson, SrVP&TO
Janice Howard, AsstTO

Lexington

BANK ONE, LEXINGTON, N.A.
Bank One Sq. 40507
606/259-9500 Tr$300 Mil
Hd,CorpTr,EmplBen: Brenda Tucker, VP&SrTO
TrInv,ComTrF: Steve Mobley, TrInvO
PersTr: Smith Hundley, VP&PersAdmO
TrOpers: Mary McEllistrem, TOpMgr
Nb: W. L. Wilson

CENTRAL BANK & TRUST CO.
P.O. Box 1360 40590
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CorpTr,TrOpers: Marcia Prinsen, VP&TO
PersTr: Norton G. Pritchett, Jr., VP&TO
TrInv: Tim Fyffe, TO
EmplBen: Carolyn H. Richart, TO
BusDev: David H. Ashley, TO

COMMERCE NATIONAL BANK
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606/281-5200
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PersTr: Gerald Landis, 1stVP&TO
CorpTr,EmplBen: R. C. Cranfill, 1stVP&TO
TrInv: Jerry C. Troyer, VP&SrTrInvO
TrOpers: Ken Sickels, VP
Nb: Jack Cunningham, SrVP&TO

London

CUMBERLAND VALLEY NATIONAL BANK & TRUST CO.
P.O. Box 709 40741
606/878-7010 Tr$3.323 Mil
Hd: Cookie Henderson, TrAdm

Louisville

CITIZENS FIDELITY BANK & TRUST CO.
P.O. Box 33000 40296
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TRUST ADMINISTRATION GROUP
Hd: Charles A. Walter, SrVP
PersTr: Emily L. Lawrence, VP
Ted L. Merhoff, VP
Jerry M. Weaks, VP
RE: James Couch, VP
INVESTMENT MANAGEMENT GROUP
Hd: Ronald J. Murphy, SrVP
PersTr: James M. Kinsman, VP
EmplBen: Donald L. Asfahl, VP
Res: Jacqueline Tytus, VP
FI: A. George Baumann, VP
CORPORATE TRUST
Jackson I. Jones, VP
TRUST OPERATIONS
Richard S. Crawford, VP
TRUST MARKETING
James P. Johannsen, VP

FIRST KENTUCKY TRUST COMPANY
P.O. Box 36010 40232
502/581-4170 Tr$4.8 Bil
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PersTr: Barksdale F. Roberts, SrVP
CorpTr: D. W. Weihe, SrVP
EmplBen: John H. Yost, SrVP
TrOpers: S. D. McCreary, SrVP
TDP: R. S. Fishback, VP

HILLIARD LYONS TRUST COMPANY
545 S. Third St. 40202
502/588-8649 Tr$165 Mil
Hd: Donald F. Kohler, Pres
PersTr: Arthur C. Peter, SrVP
TrInv: J. McFerran Barr, II, VP
TrAdm: David A. Bell, VP
TrMktg: Gordon L. Ragan, VP

LIBERTY NATIONAL BANK & TRUST CO.
P.O. Box 32500 40232
502/566-2000 Tr$2 Bil
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Robert G. Scherer, ExecVP
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John A. Brennan, SrVP
Jack M. Combs, Jr., SrVP
Douglas P. Neal, SrVP-Tax
CORPORATE TRUST ADMINISTRATION DIVISION:
EmplBen: Kennedy H. Clark, Jr., SrVP
Instit: Mary J. Nelson, VP
Cordell V. Lawrence, VP&CorpTrMgr
TECHNICAL SERVICES DIVISION:
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INVESTMENT MANAGEMENT DIVISION:
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William G. Duncan, Jr., SrVP
Clarence V. Lee, Jr., SrVP
MARKETING/BUSINESS DEVELOPMENT DIVISION:
Steven L. Nelson, VP&Mgr

MID-AMERICA BANK OF LOUISVILLE & TRUST COMPANY
P.O. Box 1101 40201
501/581-5480 Tr$330 Mil
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CorpTr,TrOpers: Carl Frazier
TrInv,Nb: John Burkhardt, VP&TO

STOCK YARDS BANK AND TRUST CO.
P.O. Box 32890 40232
502/582-2571 Tr$400 Mil
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Neil B. Jesse, VP&IO
CorpTr: Joseph R. Gillespie, EBO
TrTax: Kenneth E. Dolle, TxO
V. Marlene Farris, AsstTrTxO
TrOpers: Judy Davis, TOpO

Madisonville

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Hd: Mildred O. Whitfield, VP&TO

KENTUCKY BANK & TRUST CO.
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502/821-6075 Tr$14.337 Mil
Hd: Shirley W. Thomas, VP&TO
TDP: Lisa Miller

PEOPLES BANK & TRUST CO.
P.O. Box K 42431
502/821-1661 Tr$8 Mil
Hd: William C. Ayer, Chm&TO
TrOpers: Betty Siria, VP&AsstTO

Marion

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Hd: H. D. Sullenger, Chm,Pres&TO

Mayfield

THE FIRST NATIONAL BANK OF MAYFIELD
P.O. Box 369 42066
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TrOpers: Frances P. Ray, TOpO

Maysville

BANK OF MAYSVILLE
20 W. 2nd St. 41056
606/564-4001 Tr$5 Mil
Hd: Anne H. Follmer, TO

STATE NATIONAL BANK
33 W. 2nd St. 41056
606/564-3381 Tr$36 Mil
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PersTr,TrInv: Lloyd Schiltz
TrOpers: Barbara Gay
TDP: Sarah Harris

Middlesboro

COMMERCIAL BANK
P.O. Box 520 40965
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606/248-5950
Hd: Raymond J. Bisceglia, SrVP

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502/389-1515 Tr/o$8 Mil
Hd: David Presser, VP&TO

UNION BANK & TRUST CO.
P.O. Box 349 42437
502/389-2242 Tr$3 Mil
Hd: J. K. Waller, II, VP,Csh&TO

Mt. Olivet

THE FARMERS & TRADERS BANK
P.O. Box 198 41064
606/724-5403 Tr/u$1 Mil
Hd: Jan Caldwell
Jan Adamson, TO

Mt. Sterling

EXCHANGE BANK OF KENTUCKY
P.O. Box 306 40353
606/498-5332 Tr$1 Mil
Hd,PersTr,CorpTr: H. G. Reed, Jr., Pres&TO
PersTr,Nb: John M. Goodhue, AsstVP&TO
TrOpers: Deborah Spencer, Comp&Csh

MOUNT STERLING NATIONAL BANK
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606/498-3800 Tr$15.3 Mil
Hd: Daniel C. Manley, VP&TO
Evelyn K. Marshall, AsstTO

TRADERS BANK & TRUST CO.
33 N. Maysville St. 40353
606/498-3988 Tr/u$1 Mil
Hd: H. D. Reynolds, VP&TO

Munfordville

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PersTr,EmplBen: Louise C. Martin, ExecVP,Treas&TO
TrOpers,Nb,TDP: Dewayne T. Bush, MgtTrainee

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CENTRAL BANK & TRUST CO.
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502/926-9666 Tr$68 Mil
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TrOpers: Nina Stamper, TO

CITIZENS STATE BANK
P.O. Box 568 42302
502/926-5785 Tr$60 Mil
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PersTr,TrInv: Robert E. Wagner, AsstVP&TO
PersTr,CorpTr: Betty D. Girten, TO
EmplBenAdmin: Judith A. Hines, TO

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Alan Hamilton, TO
PersTr: Jeff Peyton, AsstTO
PenTr: Patty Drury, PenTO
ASSET MANAGEMENT DIVISION
FP: Walter H. Smith, 1stSrVP

Owenton

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P.O. Box 8 40359
502/484-3466 Tr/u$1 Mil
Hd: Susan Traylor, TO

Paducah

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Hd,CorpTr,EmplBen: Richard L. Throgmorton, VP
PersTr: Jacque Moran, VP
ComTrF,TrOpers: Kathaleen Wyatt, AsstTO&TOpO
Dale Hancock, AsstTO&AsstIO

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P.O. Box 2600 42001
502/443-6424 Tr/u$1 Mil
Hd: Janis H. Phillips, VP&TO

PEOPLES FIRST NATIONAL BANK & TRUST CO.
P.O. Box 2200 42001
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Michael Gish, VP&TO
TrOpers: Mindi Whitworth, TOpO
TrInv: Wells Heath, III
Ricky Darnell, AsstTO
Lisa Sugg, AsstTO

Paintsville

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606/789-4001 Tr$6 Mil
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PersTr,CorpTr,TrInv,EmplBen,TrOpers,Nb,TDP: Toni C. Spradlin, AsstVP&AsstTO

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Eugene W. Butters, Pres&AsstTO
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STATE BANK & TRUST CO.
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Hd,CorpTr,Nb: H. Thomas Tudor, SrVP&TO

Shelbyville

BANK OF SHELBYVILLE
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Hd: Mary Ann Perry, ExecVP
Fred Catlett, AsstTO

CITIZENS UNION BANK
P.O. Box 189 40065
502/633-4450 Tr/u$1 Mil
Hd: Katherine Cleveland, TO

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606/679-7451 Tr$8 Mil
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John Clarke, AsstVP
Vickie Godsey, AsstTO

Sturgis

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Ruth Conway, AsstTO

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BANK OF WILLIAMSTOWN
203-205 S. Main St. 41097
606/824-4436 Tr/u$1.6 Mil
Hd: Jerome A. Griessmann, ExecVP&TO

Winchester

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Pat S. Rainey, AsstTO

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PersTr: Pamela L. Fowler, AsstTO

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TrOpers: Della Matthews, TO

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CorpTr: J. Michael Brouillette, VP&TO
TrInv: Paul B. Langston, TO
EmplBen: Gregory R. Martini, VP&TO
TrOpers: Dick Peterson, VP&TO
Nb: George E. Daigre, TBDO

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TrOpers: Leslie Santalucito, TO
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EmplBen: Jules Ellender
TrOpers: Linda Brashier
Nb: Richard J. Imhoff

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318/824-3424 Tr$3.0 Mil
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TrOpers,TDP: Jerry W. Reynolds, VP&TO

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PersTrAdm: Donald L. Huter, Jr.
CorpTr: Carolyn Webb
EmplBen: Janet Burleigh
TrOpers: Yvonne Romero

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TrInv: Robert A. Parham, Jr., VP&TO
EmplBen: Samuel Whichard, VP&TO
Nb: Frederick M. Lee, VP&TO

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Stephen T. Becnel, VP&TO

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Hd: Charles S. Ware, SrVP&TO

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TrOpers: Julie Fewell, AsstTO

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504/838-4571 Tr$260 Mil
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PersTr: Keith M. Jacomine, TO
CorpTr: Nicholas J. Campagno, Jr., VP
EmplBen: Valerie W. Schreiner, TO
TrOpers: Harold F. Keneker, Jr., VP
TDP: Carin R. Sunseri, TO

LOUISIANA (Cont'd)

Minden

MINDEN BANK & TRUST CO.
P.O. Box 400 71055
318/377-4283 Tr$4 Mil
Hd: Don D. Moore, Pres
TrOpers: Martha H. Alexander, TO

PEOPLES BANK & TRUST CO.
P.O. Box 340 71055
318/377-6366
Hd: Ralph S. Williams, Pres

Monroe

AMERICAN BANK & TRUST CO. IN MONROE
1500 N. 18th St. 71201
318/362-8250 Tr$3 Mil
Hd: William W. Keith

CENTRAL BANK
P.O. Box 4928 71211
318/362-8544 Tr$120 Mil
Hd: Charles A. Hadden, SrVP&TO
PersTr: Walter E. Busby, VP&TO
EmplBen: Albert M. Crawford, VP&TO
TrOpers: Diana Fontana, TOpO
TrInv: Dean Mailhes, TrInvO

FIRST NATIONAL BANK OF GREATER MONROE
500 Natchitoches 71294-0487
318/387-8330
Hd,TrInv,EmplBen,TrOpers:
J. Herbert Boystun, Pres&CEO
PersTr,CorpTr,ComTrF,Nb: Ford Jacka, VP&AsstTO

THE OUACHITA NATIONAL BANK
P.O. Drawer 1412 71210
318/362-7576 Tr$75.2 Mil
Hd,Nb: William C. Staab, SrVP&TO
PersTr: Charles A. Hodgkins, Jr., TO
CorpTr,TrOpers: Christopher L. Craighead, AsstTO
EmplBen: Sarah J. Cockrell, AsstTO
TrInv,ComTrF: Lane B. Williams, TrInvO

Natchitoches

EXCHANGE BANK & TRUST CO.
P.O. Box 446 71458-0446
318/352-8141 Tr$2 Mil
Hd: Herbert S. Cobb, Chm&TO

New Iberia

NEW IBERIA NATIONAL BANK
P.O. Box 398 70561-0398
318/365-6761
Hd: J. O. Broussard, ExecVP

New Orleans

AMERICAN BANK & TRUST CO.
200 Carondelet St. 70130
504/569-0412 Tr$7.4 Mil
Hd: Linda E. Kern, VP&TO
TrOpers: Lisa A. Greiner, Supv

FIRST NATIONAL BANK OF COMMERCE
210 Baronne St. 70112
504/561-1606 Tr$350 Mil
Hd: W. Shiles McCord, SrVP&TO
PersTr: Henry G. McCall, II, VP&TO
CorpTr: James P. Conner, VP&TO
TrInv: Robert A. Parham, Jr., VP&TO
EmplBen: Samuel Whichard, VP&TO
TrOpers: Michael J. Guidry, VP&TO
Nb: Colin J. Hedlund, VP&TO

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HIBERNIA NATIONAL BANK
P.O. Box 61540 70161
504/586-5531 Tr$2.95 Bil
(Branches in Alexandria, Baton Rouge & Lafayette)
Mgr: Rodney J. Abele, Jr., SrVP
TrAdmMgr: James W. Bryon, Jr., VP&TrInvO
CorpTrMgr: Kenneth A. Rains, VP&TO
BusDevMgr: Pierre F. Lapeyre, VP&TO
TrTx,LglMgr: Z. Geoff Bujalski, VP&TO
TrOpersMgr: David L. Sadler, VP&TO
EmplBenMgr: Ben Byers, VP&TO
PersTrMgr: Hal C. Reed, VP&TO
EmplBen,N.O.: J. Critington Lorio, VP&TO
BusDevEmplBen,N.O.: William J. Kearney, III, VP&TO
BusDevPersTr,N.O.: John C. Carriere, AsstVP&TO

WHITNEY NATIONAL BANK OF NEW ORLEANS
228 St. Charles Ave. 70130
504/586-7272 Tr$90 Mil
(Branch in Lafayette)
Hd: Peyton E. Bruns, VP&TO
Nb: Robert G. Beaumont, VP&TO
TrInv: Felix Jackson, VP&TO
EmplBen: Edward J. Welsch, AsstTO

Opelousas

AMERICAN BANK & TRUST CO.
P.O. Box 1579 70571-1579
318/948-3056
Hd: Judy C. Meche

FIRST NATIONAL BANK OF ST. LANDRY PARISH
P.O. Drawer E 70570
318/948-6582
Merlyn Andrus, SrVP&TO

ST. LANDRY BANK & TRUST CO.
P.O. Box 110 70570
318/942-7516
(Branches in Eunice & Port Barre)
Hd: R. S. Tomlinson, Jr., Pres&ChmBd
Marjorie Fa-Kouri, VP,Csh&TO

Plaquemine

CITIZENS BANK & TRUST CO.
P.O. Box 659 70764
504/687-3576 Tr/u$2 Mil
Hd: E. B. Middleton, Pres&CEO

Port Barre

ST. LANDRY BANK AND TRUST COMPANY
Canal at Saizon Ave.
(Branch of Opelousas)
Hd: R. S. Tomlinson, Jr., Pres&ChmBd
Marjorie Fa-Kouri, VP,Csh&TO

Ruston

RUSTON STATE BANK & TRUST CO.
P.O. Box 1130 71273
318/225-2376 Tr$30 Mil
Hd: Kyle McDonald, VP&TO
TrOpers: Karen Lawrence, TOpO

St. Francisville

BANK OF COMMERCE & TRUST CO.
P.O. Drawer 520 70775
504/635-3391 Tr/o$1 Mil
Hd: Eloise Cutrer, Csh&TO

St. Martinville

ST. MARTIN BANK & TRUST
P.O. Box 199 70582
318/394-6242 Tr/u$1 Mil
Hd: Larry J. Comeaux
Lena O. Fuselier, AsstTO

Shreveport

AMERICAN BANK & TRUST CO.
200 American Tower 71101
318/221-0693 Tr$17 Mil
Hd: David E. Tyrone, ExecVP&TO
TrOpers: Jan Foster, AsstTO

COMMERCIAL NATIONAL BANK
P.O. Box 21119 71152
318/429-1715 Tr$1.6 Bil
Hd: David H. Nordyke, SrVP&TO
PersTr,ComTrF: Edward F. Wheland, II, VP&TO
CorpTr: Richard G. McBroom, VP&TO
EmplBen: Michael F. Marlow, TO
TrOpers: Stephen A. Boose, VP&TO
TrInv: R. E. Lindquist, VP&TO
Nb: Denny L. Spicer, VP&TO

FIRST NATIONAL BANK OF SHREVEPORT
P.O. Box 21116 71154
318/226-2211 Tr$344 Mil
Mgr: Jack C. Thomas, SrVP
TrInv: David B. Murphy, TrInvO
PERSONAL SERVICES GROUP:
GpMgr: Paul E. Hicks, VP&TO
PersTr: Mary J. Fain, AsstVP&TO
Est: Bridget L. Sinclair
Mkt: Harvey Anne Leimbrook
EMPLOYEE BENEFITS, CORPORATE, DATA PROCESSING AND OPERATIONS GROUP:
GpMgr: Alex R. Ivins, VP&TO
EmplBen: Douglas F. Frey
CorpTr: Janice T. Stephens
DP&TrOpers: John D. Garland

LOUISIANA BANK & TRUST CO.
P.O. Box 21730 71120-1730
318/674-3790 Tr$118 Mil
Hd,TrInv,EmplBen: David E. Tyrone, SrVP&TO
PersTr,TrInv: Naomi C. Wheland, VP&TO
CorpTr: Carolyn Billings, TO
TrOpers: Gina S. Jenkins, AsstTO
Nb: Kay W. Butcher, SpSvcsO

Springhill

SPRINGHILL BANK & TRUST
124 N. Main St. 71075
318/539-3535 Tr/u$1 Mil
Hd: H. E. Waters, Pres
PersTr,EmplBen: Esther K. Cochran, AsstTO

Vidalia

CONCORDIA BANK & TRUST CO.
P.O. Box 518 71373
318/336-5259 Tr/u$1 Mil
Hd: Travis Gore, Pres&CEO

West Monroe

FIRST NATIONAL BANK OF GREATER MONROE
500 Natchitoches 71294-0487
318/387-8330
Hd,TrInv,EmplBen,TrOpers:
J. Herbert Boydstun, Pres&CEO
PersTr,CorpTr,ComTrF,Nb: Beuford G. Jacka, Jr., AsstTO

Winnsboro

WINNSBORO STATE BANK & TRUST CO.
P.O. Box 880 71295
318/435-7535
Hd: Ray Prickett, TO

Discretionary Trust Assets: This figure should reflect the market value of employee benefit, personal trusts, estates, and managed agencies over which each institution exercises investment discretion as reported to the F.D.I.C. on the "Annual Report of Trust Assets".

MAINE

★ Augusta

KEY TRUST COMPANY OF MAINE
286 Water St. 04330
207/623-5622
(Branch of Portland)
Nb,Adm: Thomas H. Sawyer, SrVP&TO
TrInv: Frank Lawrence, VP&TrInvO
PersTr: Bruce Stockford, VP&TO
EmplBen: Barbara Nesin, VP&PenTO

NORSTAR BANK OF MAINE
244 Water St. 04330
207/622-7161
(Branch of Portland)
J. White, AsstVP

Bangor

CASCO NORTHERN BANK, N.A.
21 Main St. 04401
207/947-0136
(Branch of Portland)
Delia P. Saintcross, VP
Michael Metigue, TrRep

KEY TRUST COMPANY OF MAINE
77 Exchange St. 04401
207/945-0630
(Branch of Portland)
Nb,Adm: James W. Nichols, TO
Paul J. Morrow, AsstTO

MAINE NATIONAL BANK
(Bank of New England)
P.O. Box 925 04401
207/942-4801
(Branch of Portland)
Hd,EmplBen: Mark L. Cuneo, VP
PersTr: Richard S. Douglas, VP
Nb: Michael Cutler, TrDevO

THE MERRILL CO.
Merrill Center, Exchange St. 04401
207/945-5651 Tr$700 Mil
(Branch in Waterville)
Hd,PersTr,CorpTr: John C. McGinn, ExecVP
TrInv,ComTrF: J. Edward Klislewicz, SrVP
EmplBen: R. Paul Pasquine, VP
TrOpers: Richard E. Steckel, VP
Nb: Richard A. Spencer, SrVP

NORSTAR BANK OF MAINE NORTHERN DIVISION
2 State St. 04401
207/947-4531 Tr$89.2 Mil
(Branch of Portland)
Hd: Jean M. Deighan, VP&SrTO
SrTrAdm: Sandra Walsh Patrick, AsstVP&TO
EmplBen&TrAdm: Anne C. Gibson, TO
T. Gray, TO

UNITED BANK
2 Hammond St., P.O. Box D 04401
207/942-5263 Tr$27 Mil
Hd,PersTr,TrInv: Daniel B. Priestley, Pres
Robert M. Parker, Jr., AsstVP&TO
TrOpers: Susan L. Kenney, TrSvcsSupv
Deanna S. Condon

Bar Harbor

BAR HARBOR BANKING & TRUST CO.
82 Main St. 04609
207/288-3314 Tr$109.7 Mil
Hd: Dwight L. Eaton, VP&TO
PersTr: Geddes W. Simpson, Jr., TO
TrInv: Dennis H. Carr, TrInvO
TrOpers: Faye A. Geel, AsstTO

FIRST NATIONAL BANK
P.O. Box A 04609
207/288-5391 Tr$22 Mil
Hd: Richard S. Libby, VP&TO
PersTr: Julian S. White, VP&TO
TrOpers: Jean H. Kief, AsstTO

Biddeford

PEPPERELL TRUST CO.
P.O. Box 448 04005
207/282-4121
Mary K. Shaw, ChmBd&CEO
George E. Brickates, Pres
Charles Antonacos, TO

Caribou

MAINE NATIONAL BANK
P.O. Box 607 04736
207/496-3871 Tr$3.2 Mil
Hd: Richard E. Wing, TO

Damariscotta

FIRST NATIONAL BANK
P.O. Box 940 04543
207/563-3195 Tr$19.2 Mil
Hd: Henry V. Pelton, VP&TO
TrOpers: Nora A. Cyr, Mgr

Ellsworth

UNION TRUST COMPANY OF ELLSWORTH
P.O. Box 479 04605
207/667-2504 Tr$24 Mil
Hd: William S. Clark, VP&TO

Lewiston

NORSTAR BANK OF MAINE
35 Ash St. 04240
207/795-8000
(Branch of Portland)
SrAdm: C. McIntosh, VP
EmplBen: J. Nivus, VP
P. Heath, AsstVP
H. Judge, TO
P. Gerry, TxO

Livermore Falls

LIVERMORE FALLS TRUST CO.
P.O. Drawer A 04254
207/897-3491 Tr$3 Mil
Hd: Arnold H. Sturtevant, TO
Melvin L. Newendyke, AsstTO

Portland

CASCO NORTHERN BANK N.A.
One Monument Sq. 04101
207/774-8221 Tr$890 Mil
(Branches in Bangor & Presque Isle)
Hd,TrInv,ComTrF: Donald L. Head, SrVP
PersTr: Frank Kemna, VP&TO
CorpTr: Warner Price, VP&TO
EmplBen: A. Peter Babyak, VP
TrOpers: Helen R. Rickett, VP-Opers
Nb: Charles S. Probert, VP

KEY TRUST COMPANY OF MAINE
One Canal Plaza 04112
207/775-6511, Ext. 207 Tr$1 Bil
(Branches in Augusta & Bangor)
Hd: Scott F. Hutchinson, Pres&CEO
PersTr: Theodore B. Wordon, VP&TO
CorpTr: Jeffrey M. Van Fleet, SrVP&TO
TrInv: William M. Hunter, II, ExecVP&TrInvO
TrOpers: Norman R. Paquette, VP
Nb: Robert S. Craig, SrVP

MAINE NATIONAL BANK
(Bank of New England)
P.O. Box 3555 04104
207/775-1000 Tr$896 Mil
(Branch in Bangor)
TRUST DEPT.
Hd,PersTr: Mary E. McGushin, SrVP
CorpTr: David C. MacNichol, VP
TrInv,ComTrF: John L. Simpson, SrVP
EmplBen: Robert I. Chase, VP
TrOpers: Donald W. Smith, VP
Nb: George F. Pennington, VP

NORSTAR BANK OF MAINE
One City Center 04103
207/874-5000 Tr$138.1 Mil
(Branches in Augusta, Bangor, Lewiston & Sanford)
Hd,Nb: Donald Roux, SrVP&SrTO
PersTr: Jean Wilkinson, AsstVP
TrInv: Mathew Olson, VP
ComTrF: Robert Cyr, AsstVP
EmplBen: Jon Nivus, VP
TrOpers: Mary Leavitt
TDP: Dennis Mailhot

Presque Isle

CASCO NORTHERN BANK
P.O. Box 1029 04769
207/769-2211
(Branch of Portland)
Hd: Brent K. Jepson, VP

KEY BANK OF NORTHERN MAINE
P.O. Box 847 04769
207/764-6650
Hd: David I. Dorsey, Pres

Sanford

NORSTAR BANK OF MAINE
8 Washington St. 04073
207/324-2202
(Branch of Portland)
W. Lucas, VP

Waterville

MERRILL TRUST CO.
33 Maine St. 04901
207/873-4291 Tr$65 Mil
(Branch of Bangor)
Hd,CorpTr,Nb: Clarence E. Bickford, Jr.
TrOpers: Wilma E. Pouliot

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MARYLAND

★Annapolis

FARMERS NATIONAL BANK
5 Church Circle 21401
301/263-2603 Tr$74 Mil
Hd,TrInv,Nb: Glenwood L. Gish, SrVP&TO
PersTr,CorpTr,EmplBen,Tax: Roy J. Brodowski, TO
TrOpers: Linda Boney, TrSupv
David L. Eden, AsstTO

MARYLAND NATIONAL BANK
Church Circle 21401
301/268-4343
(Branch of Baltimore)
Jesse L. Sternberger, VP

Baltimore

EQUITABLE BANK, N.A.
100 S. Charles St. 21201
301/547-4088 Tr$1.2 Bil
(Branches in Bel Air, Rockville & Salisbury)
Hd: Thomas G. Church, SrVP
Thomas J. Quirk, II, VP-LegalCompl
PersTr: Peter M. Watts, VP
EstSettlmt: Andre Fauntleroy, VP
TrAdmin: Thomas Pawlak, VP
AgcyAdmin: William C. Norwood, VP
TrInv: Lee M. Seabolt, VP
EmplBenInv: W. Patrick Flanigan, Jr., VP
EmplBenAdmin: Louis Sergi, VP
CorpTr: Charles Terzi, VP
Nb: Richard D. Adams, VP
TrOpers: Edward Miedzianoski, VP

FIRST NATIONAL BANK OF MARYLAND
25 S. Charles St. 21201
301/244-4602 Tr$1.4 Bil
(Branches in Cumberland and Hagerstown)
Leslie C. Lee, SrVP&TO
M. Elliott Randolph, Jr., SrVP&TrInvO
DirRes: Brian R. Mund, VP
EmplBen: Edward F. Obaza, VP
ProbTx: Joseph P. Pesce, VP
PersSvcs: John E. Fitzgerald, VP
RE: William A. Bower, VP
CorpTr: Richard H. Bass, VP
TrOpers,ComTrF,InstCust: Ronald F. Perrone, VP
TrMtg&Nb: John A. Gilpin, VP

MARYLAND NATIONAL BANK
2 N. Charles St., P.O. Box 995 21203
301/244-6590 Tr$2.1 Bil
(Branches in Annapolis, Easton, Frederick, Rockville & Towson)
Hd: John W. Mockoviak, SrVP&CTO
PersTr: Timothy J. Hynes, III, VP
TrInv: Howard M. Weiss, VP
ComTrF: Robert M. Phillips, VP
EmplBen: Patricia Potter, VP
Cust: Judy McCoy, VP
BondAdm: Dean Fisher, VP
NbPers: Jesse L. Sternberger, VP
TrOpers: Robert W. Schaeffer, VP
TDP: Clayton F. Bollack

MERCANTILE-SAFE DEPOSIT & TRUST CO.
2 Hopkins Plaza 21201
301/237-5900 Tr$5.8 Bil
(Member of Mercantile Bankshares Corp.)
TRUST DIVISION
Hd: Brian B. Topping, VChm
PERSONAL TRUST SERVICES
Inv: James Q. Ball, SrVP
Admin: W. Curtis Stith, SrVP
EstPlng: Richard J. Flanigan, SrVP
Mktg&SlsMgt: John R. Hornady, III, VP
INSTITUTIONAL SERVICES
Alton A. Shoda, SrVP
CorpTr: Sandra L. Spiro, VP
EmplBen: James H. Clark, VP
InstMktg-Cust: H. Louis French, VP
INVESTMENT SERVICES
James D. Hardesty, ExecVP
ResSvs: Robert F. Boyd, SrVP
InstPtfolMgt: Gordon S. Van Vranken, SrVP
AssetMgt: Kimberly A. Proctor, VP
Econ: Georges F. Rocourt, AsstVP
SecurTrad: William E. Conrad, VP
InstMkt-Inv: John Wetzelberger, VP

SIGNET BANK/MARYLAND
7 St. Paul St. 21202
301/332-5000 Tr$484 Mil
Hd: Armand H. Levin, SrVP
PersTr: Stephen S. Kramer, VP
CorpTr: Melvin L. Thomas, VP
TrInv: John J. Pretko, VP
EmplBen: Jay M. Neale, VP
TrOpers: Joseph A. Rose, VP
Nb: Louis J. Rosenthal, VP

Bel Air

THE EQUITABLE BANK, N.A.
Main St. & Baltimore Pike 21014
301/838-9810
(Branch of Baltimore)

Bethesda

CRESTAR BANK MD/BETHESDA, MD
7500 Wisconsin Ave., P.O. Box 30197 20814
301/951-3000 Tr$7.0 Bil
(Branch of Richmond, VA)
Hd: Leonard W. Lilley, SrVP
PersTr: B. Bryan Wright, Jr., VP
Nb: Lynne C. Sayles, AsstVP

SOVRAN BANK/MARYLAND
6610 Rockledge Dr. 20817
301/493-2902 Tr$325 Mil
Hd: Neil E. Johnson, VP
PersTr: Frederic W. Tompkins, AsstVP
InvAdv: Stephen C. Thormahlen, VP
Tx: Stanley J. Grande, AsstVP&TxO
CorpTr: Albert G. Adamson, AsstVP
TrInv: Michael P. Walker, AsstVP
EmplBen: Frederick Johnston, AsstVP
TrOpers: Dale W. Middleton, TOpO
Nb: Carl O. Brudin, Jr., VP
NbInv: Mark Dorney, AsstVP
NbEmplBen: Edmond S. Richards, AsstVP

Chevy Chase

CITIZENS BANK & TRUST CO. OF MARYLAND
8510 Connecticut Ave. 20815
301/657-1000 Tr$39 Mil
Hd,TrInv: James W. Neal, VP&TO
Nb: Dale E. Thompson, TO

Cumberland

FIRST NATIONAL BANK OF MARYLAND
71 Baltimore St. 21502
301/777-4666
(Branch of Baltimore)
Mgr: F. H. Deremer, VP

FIRST UNITED NATIONAL BANK & TRUST
Center Street 21502
301/724-8688
(Branch of Oakland)
C. Thomas Rankin, VP&TO

LIBERTY BANK OF MARYLAND
P.O. Box 1645 21502
301/724-4100 Tr$43 Mil
TrMgr: Charles W. Judge, VP
Admin: Bruce Irons, AsstVP&TO
TrOpers: Ealnor Woods

Easton

MARYLAND NATIONAL BANK
125 Bay St. 21601
301/822-3500
(Branch of Baltimore)
Jesse L. Sternberger, VP

MERCANTILE-SAFE DEPOSIT & TRUST CO.
113 A Dover St., P.O. Box 1495 21601
301/822-7316
(Branch of Baltimore)
Wm. U. Hooper, Jr., VP

Elkton

COUNTY BANKING & TRUST CO.
123 North St. 21921
301/398-2600 Tr$14 Mil
Hd: E. Pershing Volkart, ChmBd
Larry Holland, II, AsstVP
Nelson S. Winter, TO

Frederick

FARMERS & MECHANICS NATIONAL BANK
154 N. Market St. 21701
301/694-4060 Tr$74 Mil
DivMgr: Gurnon F. Working, VP
Dale D. Keyser, TO
April A. Hicks, AsstTO

FREDERICKTOWN BANK & TRUST CO.
30 N. Market St., P.O. Box 510 21701
301/662-8231
(Affiliate of Mercantile-Safe Deposit & Trust Co., Baltimore)
Hd: Charles F. Trunk, III, VP&TO

MARYLAND NATIONAL BANK
1 S. Market St. 21701
301/622-9000
(Branch of Baltimore)
Hd: David L. Richner, TO

Discretionary Trust Assets: This figure should reflect the market value of employee benefit, personal trusts, estates, and managed agencies over which each institution exercises investment discretion as reported to the F.D.I.C. on the "Annual Report of Trust Assets".

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Hagerstown

FIRST NATIONAL BANK OF MARYLAND
101 W. Washington St. 21740
301/733-6000
(Branch of Baltimore)
Mgr: Betty J. Keedy, TO

HAGERSTOWN TRUST CO.
P.O. Box 189 21740
301/739-0850 Tr$50 Mil
Hd,CorpTr,TrInv,Nb:
Gerald M. Driscoll, VP&SrTO
PersTr,EmplBen,Nb: L. Alson Bohn, VP&TO
Donna L. Moats, AdmAsst
DevRep: Melanie C. Rogers

Oakland

FIRST UNITED NATIONAL BANK & TRUST
19 S. Second St. 21550
301/334-9471 Tr$37.2 Mil
(Branch in Cumberland)
Hd: William B. Grant, ExecVP&SrTO
TrOpers: Dorothy B. Cathell, AsstVP&TO
Shirley E. Fitzwater, AsstTO

GARRETT NATIONAL BANK
46 S. Second St. 21550
301/334-9483
David M. Nordeck, TO
Susan B. Parsons, AsstTO

Rockville

DOMINION BANK OF MD
11616 Rockville Pike 20852
301/961-5100
Betsy Z. Cohen, ChmBd
Philip M. Comerford, Pres
Edward E. Cohen, ChmExecCom

THE EQUITABLE BANK,N.A.
6100 Executive Blvd., Suite 300 20852
301/468-5027
(Branch of Baltimore)

MARYLAND NATIONAL BANK
6100 Executive Blvd. 20852
301/770-9350
(Branch of Baltimore)
Hd: David L. Richner, TO

Salisbury

THE EQUITABLE BANK,N.A.
144 E. Main St. 21801
301/742-5145
(Branch of Baltimore)

Towson

MARYLAND NATIONAL BANK
2328 W. Joppa Rd., Ste. 101 21093
301/821-1201
(Branch of Baltimore)
David W. Britton, SrTO

Westminster

CARROLL COUNTY BANK & TRUST CO.
45 W. Main St. 21157
301/848-8100 Ext. 220 Tr$43 Mil
Hd: William J. Gering, SrVP&TO
TrInv: Thelma Voelker, VP
Nb: Lucy B. Henson, VP

WESTMINSTER BANK & TRUST CO.
71 E. Main St. 21157
301/848-9300 Tr$1 Mil
(Affiliate of Mercantile-Safe Deposit & Trust Co., Baltimore)
Hd: William E. Hoff, TO

Williamsport

WASHINGTON COUNTY NATIONAL BANK
P.O. Box 378 21795
301/223-7600 Tr/u$1 Mil
Hd: E. L. Hose, VP&TO

MASSACHUSETTS

Amherst

SHAWMUT BANK OF HAMPSHIRE COUNTY, N.A.
11 Amity St. 01004
413/256-8511 Tr/o$55 Mil
Hd,PersTr,Nb: Robert J. Coleman, AsstVP&TO

Andover

BANK OF NEW ENGLAND, N.A.
84 Main St. 01810
617/681-8082
(Branch of Boston)
Hd: David E. Hersee, Jr., VP
Joan Charron, SrTO

BAYBANK MERRIMACK VALLEY, N.A.
23 Main St. 01810
617/475-3620 Tr$4.317 Mil
John J. Bradbury, III, Pres

Attleboro

ATTLEBOROUGH SAVINGS BANK
16 Park St., P.O. Box 1078 02703
617/222-2555
Hd: John R. O'Donnell
PersTr: Charles Oliver, AsstTO
EmplBen: Dorothy Newcomb, AsstTO

DURFEE ATTLEBORO BANK
8 N. Main St. 02703
617/222-6100
(Branch of Fall River)
Robert J. Wilke, VP
Barbara M. Pelletier, IO

FIRST BRISTOL COUNTY NATIONAL BANK
19 Park St. 02703
617/695-4000, Ext. 420 Tr$125 Mil
Hd: Paul A. Tucker, SrVP&SrTO
PersTr: Richard C. Fuller, AsstVP&TO
CorpTr: Susan L. Sartini, AsstTO
EmplBen&Tx: Jean R. Ronn, AsstVP
TrInv: Charles F. Coupe, VP&IO
Nb: Francis C. Hacket, AsstVP

Beverly

BEVERLY NATIONAL BANK
240 Cabot St. 01915
617/922-2100 Tr$50 Mil
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(Operating in Office of Comerica Bank, Ann Arbor)
125 S. Fifth Ave. 48108
313/761-2211
PersTr,Nb: Francis Boyle, AsstVP
EmplBen,Nb: Robert J. Kay, AsstVP

FIRST OF AMERICA BANK-ANN ARBOR
101 S. Main St. 48107
313/995-7745 Tr$109 Mil
(Branches in Deerfield, South Lyon & Wayne)
Hd: Charles J. Schmidt, VP&SrTO
EmplBen: Ron Wytco, AsstVP&TO
PersTr: Sandra Taggie, AsstVP&TO
Chris McLamont, TO
Varsha Kamodia
TrOpers: Teresa Charbaneau
Nb: Carolyn A. Larime, TO

NBD ANN ARBOR
(Subsidiary of NBD Bancorp)
125 S. Main St. 48107
313/995-8180 Tr$415 Mil
(Branch of NBD Genesee Bank of Flint)
Hd: James L. Meretta, VP&SrTO
PersTr: Charles B. Fischer, Jr., VP
William J. Dunlap, AsstVP
Linda Fiondo, TO
Beverly Ziegler, AsstTO
TrInv: Theodore Libby, TrInvO
ComTrF: C. R. Miller, VP
EmplBen: John P Hanchak, AsstVP
Carol L. Grubb, AsstTO
TrOpers: Ann Artz
PersTrNb: Steven T. Hoffman, VP&TO

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IFAW
FOR ANIMAL WELFARE

INTERNATIONAL FUND FOR ANIMAL WELFARE

WHO A non-profit organization dedicated to eliminate animal cruelty and to improve animal and wildlife welfare.

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WHY BECAUSE YOU CARE, and so do we. IFAW — the caring committed voice . . . ensuring protection to animals who may not speak!

MICHIGAN (Cont'd)

Battle Creek

COMERICA BANK-BATTLE CREEK
25 W. Michigan Mall 49016
616/966-6340
PersTr: F. A. Hanson, VP
PersTrAdm: Marcia Owen, TrAdm
EmplBen: G. J. O'Hara, VP
Nb: Donald Miller, AsstVP

FIRST OF AMERICA BANK-MICHIGAN,N.A.
Battle Creek Branch
65 S. 20th St. 49015
616/383-9154
(Services Provided by First of America Bank-Michigan,N.A., Kalamazoo)

MICHIGAN NATIONAL BANK
1 W. Michigan Mall 49016
616/965-9146
(Branch of Farmington Hills)
PersTr: Barry D. Babbitt, VP

Bay City

CHEMICAL BANK-BAY AREA
213 Center Ave. 48708
517/894-9835
(Branch of Midland)
Richard J. Stringer, VP&TO

FIRST OF AMERICA BANK-BAY CITY, N. A.
300 Center Ave. 48708
517/894-9280 Tr$365 Mil
Hd: Kelley P. Boyum, SrVP&SrTO
PersTr: George T. Barrett, VP&TO
Elaine Kimmich, TO
EmplBen: John Whitehurst, AsstVP&TO
Nb: William M. Rushton, TO
TrInv: J. Thomas McDonough, VP&SrIO
ComTrF: Robert T. McAlester, VP&IO
TrOpers: Peggy Klopf

Benton Harbor

INTER-CITY BANK
P.O. Box 1248 49022
616/927-2251 Tr$90 Mil
Hd,PersTr,Nb: Ronald D. Sonneman, SrVP&TO
TrInv,EmplBen: Harold E. Borlik, VP&TrInvO
ComTrF,Prob: Paul A. Monteith, VP&TO
TrOpers: Erika Hell, TOpO

NATIONAL BANK OF DETROIT
400 Riverview Dr., P.O. Box 308 49022
616/926-8211
(Branch of Detroit)
Hd: J. E. Taylor, VP
Nb: S. Skora, 2ndVP

Big Rapids

FIRST NATIONAL BANK & TRUST
125 N. Michigan Ave. 49307
616/796-9944 Tr$7.0 Mil
Hd: Karl W. Linebaugh

Birmingham

COMERICA BANK-DETROIT
188 N. Woodward Ave. 48011
313/644-4766
Hd: Daniel H. Calkins, VP
PersTr: Boris A. Vasileff, VP
David E. Bryant, AsstVP
Michael L. Donahue, AsstVP
Barbara L. Turchan, AsstVP
TrInv: Janice Schneck, AsstVP
Ervin J. Siuda, AsstVP
Nb: G. E. Pyle, VP
Charles R. Stenback, TrFinPlngO

MANUFACTURERS NATIONAL BANK OF DETROIT
1166 N. Woodward Ave. 48011
313/642-8444
(Branch of Detroit)
Gary Sanders, VP&TO

Bloomfield Hills

NATIONAL BANK OF DETROIT
1116 W. Long Lake Rd. 48013
313/645-6600
(Branch of Detroit)
Frederick H. Gravelle, VP
Nb,PersTr: Edward M. Forton, 2ndVP

Breckenridge

FARMERS STATE BANK OF BRECKENRIDGE
P.O. Box 186 48615
517/842-3191
Hd: Leo D. Goodyear

Brighton

OLD KENT BANK-BRIGHTON
300 W. North St. 48116
313/229-9531
(Services Provided by Old Kent Bank-Trenton Office)
Hd: Lester Pinks, VP

Britton

UNITED SAVINGS BANK OF TECUMSEH
102 W. Chicago Blvd. 49229
517/423-8373
(Branch of Tecumseh)
James L. Anderson, VP&TO
Lois A. Logan, TO

Cadillac

NORTHWESTERN SAVINGS & LOAN ASSOCIATION
P.O. Box 639 49601
616/775-8563
(Branch of Traverse City)
Robert A. Kincade, VP&TO

OLD KENT BANK-CADILLAC
123 S. Mitchell St. 49601
616/775-1283
(Services Provided by Old Kent Bank-Traverse City Office)

Calumet

FIRST OF AMERICA BANK-COPPER COUNTRY
200 Fifth St. 49913
906/337-0200
(Services Provided by First of America Bank-Marquette, N.A.)

Caro

PEOPLES STATE BANK OF CARO
(Subsidiary of NBD Bancorp)
171 N. State St. 48723
517/673-2188
(Services Provided by NBD Genesee Bank of Flint)

Cass City

THUMB NATIONAL BANK & TRUST CO.
6132 E. Cass City Rd. 48726
(Branch of Pigeon)
Hd: John B. Schaefer, VP&TO
TrOpers: Sandra Heck, AsstVP&TO

Cheboygan

FIRST OF AMERICA BANK-STRAITS AREA
316 N. Main St. 49721
616/627-4371
(Services Provided by First of America Bank-Marquette,N.A.)

Coldwater

BRANCH COUNTY BANK
100 W. Chicago St. 49036
517/278-7311 Tr$31.2 Mil
Hd: Wayne L. Haupt, SrVP&SrTO
PersTr: Timothy O. Dally, VP&TO
TrOpers: Rebecca Nuh

SOUTHERN MICHIGAN NATIONAL BANK
51 W. Pearl St. 49036
517/279-7511 Tr$50 Mil
(Branches in Kinderhook, Tekonsha & Union City)
Hd: James R. Cole, SrVP&TO
TrOpers,Nb: John H. Castle, TO

Coldwater-Quincy

FIRST OF AMERICA BANK-SOUTH CENTRAL, N.A.
515 E. Chicago 49036
(Services Provided by First of America Bank-Central N.A., Lansing)

Dearborn

DEARBORN BANK & TRUST CO.
23400 Michigan Ave. 48124
313/277-2700 Tr$2.5 Mil
Hd: Lionel Hampton, VP&TO
Margaret A. Tuckey, AsstVP&TO

MANUFACTURERS NATIONAL BANK OF DETROIT
16150 Michigan Ave. 48126
313/584-2810
(Branch of Detroit)
SrAdm: Brian V. Howe, VP&SrTO

NATIONAL BANK OF DETROIT
(Operating in Office of NBD of Dearborn)
18800 Hubbard Dr. 48128
313/271-7710
Hd: John A. Hartmus, Jr., VP
Nb: Kevin Granger, NbRep

Deerfield

FIRST OF AMERICA BANK-DEERFIELD
164 Raisin St. 49238
517/447-3108
(Services Provided by First of America Bank-Ann Arbor)

Detroit

COMERICA BANK-DETROIT
211 W. Fort St. 48275-1021
313/222-3300 Tr$11 Bil
(Offices in Adrian, Ann Arbor, Battle Creek, Birmingham, Fenton, Grand Rapids, Grosse Pointe, Hackley, Jackson, Kalamazoo, Lansing, Livonia, Midland, Southfield, Sterling Heights, Troy, Warren, Ypsilanti & Subsidiary in Boca Raton, FL)
Hd: Cleveland Thurber, Jr., ExecVP&ChTO
TrInv: Manown Kisor, Jr., ExecVP
PersTr: Robert S. Colladay, SrVP
TrInternalSvcs: Andrew M. Savel, 1stVP
EmplBen: Terrence E. Keating, 1stVP
MiTrSvcs: John B. Whitledge, 1stVP
Nb,Pers: James R. Heenan, VP

FIRST OF AMERICA BANK, N.A.-DETROIT
Penobscot Bldg. 48226
313/965-1900 Tr$249 Mil
Hd: R. William Shauman, SrVP&TO
PersTr: Dave Swancheva, SrVP
TrInv: Joe Lynn, AsstVP
CorpTr: David Kovac, VP&TO
EmplBen: Charles T. Lemke, VP&TO
TrOpers: Jan Robinette, AsstVP
Nb,PersTr: Gregory Kinney, TO
Phillip Russel, TO
Robert Granfell, VP&TO
Ann Ganedale, TO

MANUFACTURERS NATIONAL BANK OF DETROIT
100 Renaissance Center 48243
313/222-4000 Tr$10.4 Bil
(Branches in Birmingham, Dearborn, Grand Rapids, Grosse Pointe Woods, Lansing and Southfield. Affiliate in North Palm Beach, FL with office in Naples, FL)
(Trust Service Offices: First National Bank in Howell; First National Bank in Bad Axe; First State Bank of Charlevoix; Harbor Springs State Bank; Manufacturers Bank of Saline; Northwestern State Bank, East Jordan; United Bank of Michigan, Wayland)
Hd: Frank Couzens, Jr., ExecVP
PvtBnkg: Richard W. Heiss, SrVP&SrTO
PersTr: Antonio Forcellini, FVP
CorpTr,EmplBen: Robert R. Schoonbeck, SrVP&SrTO
CorpAgcy: Donald E. Black, VP&SrTO
TrInv: Clinton P. Schoop, SrVP
TrOpers: Paul C. Stoll, VP&SrTO
TrFin&Contr: Paul L. Saylor, VP&SrTO

NATIONAL BANK OF DETROIT
611 Woodward 48226
313/225-2912 Tr$43.8 Bil
(Offices in Alpena, Benton Harbor, Bloomfield Hills, Dearborn, Grosse Pointe, Plymouth, Traverse City & Troy. Holding Company Offices in Ann Arbor, Flint, Grand Rapids & North Palm Beach, FL)
Hd: Jonathan T. Walton, ExecVP
Adm: Richard L. Kozlowski, 1stVP
PersTr: J. Peter Smith, VP
CorpTr: G. Richard Rettof, VP
TrInv: James M. Lane, SrVP
EmplBen: William A. Baldwin, VP
TrOpers: Ronald A. Colasanti, VP
Nb: Richard L. Foersterling, 1stVP

East Lansing

BANK ONE, EAST LANSING
100 W. Grand River Ave. 48823
517/337-4140 Tr$70 Mil
Hd: Nancy A. Elwood, VP&TO
PersTr,Est: Debra L. Nicolay, TO
EmplBen: Vincent J. Kuntz, VP&TO
TrOpers: Rita M. Stout, TOpMgr

Empire

EMPIRE NATIONAL BANK
10210 Front St. 49630
616/947-2111
(Branch of Traverse City)
Hd: James M. Merendo, VP&SrTO

Escanaba

FIRST NATIONAL BANK & TRUST CO.
1205 Ludington St. 49829
906/786-5010 Tr$1[illegible]0 Mil
John C. Bissell, SrVP&TO
David N. Schaaf, SrVP
Est: Patricia M. Rudden, TO
JoAnne M. Moyle, TOpO

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Farmington Hills

MICHIGAN NATIONAL BANK
30665 Northwestern Hwy. 48333-9065
313/626-8200 Tr$3 Bil
(Offices in Battle Creek, Flint, Grand Rapids, Lansing, Port Huron & Saginaw)
PersTr: Peter W. Ronan, FVP
TrInv: David L. Printy, Pres-MNIC
EmplBen,CorpTr: Ed B. Ranucci, FVP
TrOpers: Andrea Wulf, VP
ComTrF: Charles Coristine, VP

Fenton

COMERICA BANK-DETROIT
(Operating in Office of State Savings Bank of Fenton)
101 N. Leroy, P.O. Box 231 48430
313/629-2263
Nb-PersTr: David C. Muzzall, VP

Flint

CITIZENS COMMERCIAL & SAVINGS BANK
One Citizens Banking Center 48502
313/766-7719 Tr$612.5 Mil
Hd: Dana A. Czmer, SrVP&SrTO
CorpTr: Joy A. Cramer, TO
TrInv: Randall E. Thornton, VP&TO
EmplBen: Gary L. Skutt, AsstVP&TO
TrOpers: Richard B. Evans, VP&TO
TrSls: Richard Schneider, VP&TO
TDP: Gary Sielski, VP
AcctAdmin: John D. Logan, VP&TO

MICHIGAN NATIONAL BANK
519 S. Saginaw St. 48502
313/762-55[illegible]3
(Branch of Farmington Hills)
PersTr: J. Joseph England, 2ndVP

NBD GENESEE BANK
(Affiliate of National Bank of Detroit)
One E. First St. 48502
313/766-8371
(Trust Service Offices in Peoples State Bank of Caro and Community State Bank of Fowlerville and NBD, Ann Arbor)
Hd: Erik A. Warren, VP&SrTO
PersTr: Martin L. Jarboe, AsstVP&TAM
CorpTr,TrOpers: Randall L. Swift, AsstVP&TOpO
TrInv,ComTrF: Carl A. Pohly, VP&SrTO
EmplBen: F. Kay Dandaneau, VP&PTO
Nb: John P. Camilli, VP&PTO

Fowlerville

COMMUNITY STATE BANK OF FOWLERVILLE
(Subsidiary of NBD Bancorp)
P.O. Box 375 48836
517/223-3713
(Services Provided by NBD Genesee Bank of Flint)

Frankenmuth

FIRST OF AMERICA-FRANKENMUTH
210 S. Main St. 48734
517/652-9944 Tr$54.6 Mil
Hd: John E. Kelly, VP&TO
PersTr: Karen L. Bierlein
Nb: Thomas A. Jaffke, VP

Fremont

OLD STATE BANK
P.O. Box 70 49412
616/924-2200 Tr$28.8 Mil
Hd: Robert L. Jordan, AsstVP&TO

Gaylord

OLD KENT BANK-GAYLORD
P.O. Box 600 49735
517/732-2411
(Office of Old Kent Bank & Trust Company, Grand Rapids)
Hd: Tom Webb, VP

Grand Haven

OLD KENT BANK-GRAND HAVEN
233 Washington St. 49417
616/842-3100
(Office of Old Kent Bank & Trust Company, Grand Rapids)
Hd: Harold C. Schmidt, VP

PEOPLES BANK OF GRAND HAVEN
300 Washington St. 49417
616/842-4800 Tr$80.650 Mil
Hd,PersTr: Carol DeBlaey, AsstVP
CorpTr,EmplBen: Tamara R. Greene, TO
TrInv: Roger H. Norkoli, IO
TrOpers: Sandra K. Frechette, TOpO
Nb: Susan S. Skora, VP

Grand Rapids

COMERICA BANK-GRAND RAPIDS
99 Monroe N.W. 49503
616/776-7882 Tr$60 Mil
PersTr,EmplBen,Nb: Robert R. VanDongen, SrVP
EmplBen,Admin: Susan L. Rose, TO

MICHIGAN NATIONAL BANK
77 Monroe Center 49501
616/451-7670
(Branch of Farmington Hills)
PersTr: C. Christopher Worfel, VP
EmplBen: Thomas Defer, VP
CorpTr: Daryl L. Lucas, VP

NBD UNION BANK
200 Ottawa N.W. 49503
616/451-7181 Tr$518 Mil
Hd,Nb: James E. McKay, SrVP&SrTO
PersTr: James J. Obermiller, VP
CorpTr,EmplBen: Peter G. Hoek, VP
TrInv: William N. Stellin, VP
ComTrF: Roger H. Norkoli, IO
TrOpers: Sandra Frechette, TOpO
Nb: Susan Skora, VP

OLD KENT BANK & TRUST COMPANY
One Vandenberg Center 49503
616/774-5237 Tr$5.3 Bil
(Affiliate offices in Gaylord, Grand Haven, Kalamazoo, Ludington, Niles, Owosso, Petoskey, Traverse City & Trenton)
Hd: Philip Farley, ExecVP
PersTr: Brian Downs, SrVP
CorpTr: Jack Schneider, CTO
EmplBen: Phil Allen, SrVP
TrOpers: Steven Wessell, VP
Nb: Mike Taylor, VP

Greenville

COMMERCIAL BANK
P.O. Box 427 48838
616/754-7111 Tr/u$1 Mil
Hd: Ted Kortes, Pres&TO

Grosse Pointe

COMERICA BANK-GROSSE POINTE,N.A.
415 Fisher Rd. 48230
313/222-3300
(Subsidiary of Detroit)
Hd: Bruce E. Fralick, VP
PersTr: Allan J. Fletcher, VP
Ross C. Richardson, VP
Carl M. Eckert, AsstVP
TrInv: Peter W. Kennedy, AsstVP
PersTr,Nb: Roger H. Fitch, VP
Allan P. Cary, AsstVP

NATIONAL BANK OF DETROIT
685 St. Clair 48236
313/884-3423
(Branch of Detroit)
Hd: John E. Caulkins, VP
Nb: Arthur B. Hudson, 2ndVP

MICHIGAN (Cont'd)

Grosse Pointe Woods

MANUFACTURERS NATIONAL BANK OF DETROIT
20180 Mack Ave. 48236
313/886-4530
(Branch of Detroit)
Adm: Annalea W. Van Slyck, VP&TO

Hancock

SUPERIOR NATIONAL BANK & TRUST CO.
235 Quincy St. 49930
906/482-0404 Tr$57 Mil
Hd: J. Bernard Fiedler, CFP,VP&TO
Est&TrOpers: Barbara Manderfield, AsstTO

Hastings

HASTINGS CITY BANK
150 W. Court St. 49058
616/945-2401 Tr$18.0 Mil
Hd: David K. Ellis, VP&TO

Hillsdale

HILLSDALE COUNTY NATIONAL BANK
30 S. Howell St. 49242
517/437-3371 Tr$30 Mil
Hd,PersTr,TrInv,Est,Nb: William J. Jugovic, VP&SrTO
EmplBen,Gdnshp: Douglas L. Scharp, TrAdm
TrOpers: Jane C. Thompson, TOpO

OLD KENT BANK-HILLSDALE
10 S. Broad St. 49242
517/437-4426
(Services Provided by Old Kent Bank-Trenton Office)
Hd: Lester Pinks, VP

Holland

FIRST OF AMERICA BANK-HOLLAND,N.A.
One W. 8th St. 49423
616/392-3125
(Services Provided by First of America Bank-Michigan,N.A., Kalamazoo)

OLD KENT BANK-HOLLAND
36 E. 8th St. 49423
616/394-7400
(Services Provided by Old Kent Bank-Grand Rapids Office)
Hd: James R. Dice, VP

Iron Mountain

COMMERCIAL NATIONAL BANK AND TRUST CO.
P.O. Box 550 49801
906/744-4141
TrOpers: Shirley A. Larson, AsstTO

Ironwood

FIRST OF AMERICA BANK-GOGEBIC, N.A.
200 S. Suffolk St. 49938
906/932-1550
(Services Provided by First of America Bank-Marquette, N.A.)

Ishpeming

THE PENINSULA BANK
P.O. Box 470 49849
906/485-6333 Tr$2.9 Mil
Hd: James E. Lawson, VP&TO

Ithaca

COMMERCIAL NATIONAL BANK
101 N. Pine River 48847
517/875-4144 Tr$10 Mil
Hd: Sheila R. Rummer, AsstVP&TO

Jackson

CITY BANK & TRUST CO.,NatAssn
1 Jackson Sq. 49201
517/788-2771 Tr$210 Mil
Hd,Nb: E. Bennett Wandel
PersTr: Robert Carlson
CorpTr,EmplBen: Charles R. Moyer
TrInv,ComTrF: Howard Snell
TrOpers: Janet Clevenger

COMERICA BANK-JACKSON
245 W. Michigan Ave. 49201
517/788-5153 Tr$263 Mil
Hd: William H. Whitehouse, SrVP
PersTr,Opers: T. A. Cusick, VP
N. L. Sunday, AsstVP
PersTrAdm: Carol Thomas
EmplBen: K. A. Walz, AsstVP
TrInv: Thomas McCarrell, TrInvO

Kalamazoo

AMERICAN NATIONAL BANK & TRUST CO.
151 E. Michigan Ave. 49007
616/965-3959 Tr$855 Mil
Hd: Floyd L. Parks, ExecVP
PersTr: Ronald L. Kilgore, VP&SrTO
Prob: Walter Reed, VP&TrCoun
CorpTr,TrOpers: Robert W. Cunningham, TOpO
TrInv,ComTrF: David C. Blough, VP&SrIO
EmplBen: Joseph Spoerl, VP&TO
Nb: W. Quinn Kelly, VP&TO

COMERICA BANK-KALAMAZOO
151 S. Rose St. 49007
616/383-6573
Hd: Thomas A. Oatman, SrVP
PersTr: Garry P. Kempker, AsstVP
TrInv: Richard A. Campbell, AsstVP
ProbAdmin: Wayne G. Ramsey, VP
EmplBen: Gary J. O'Hara, AsstVP
Stephen W. Popplewell, AsstVP
TrOpers: Stephanie A. Dickerson, TOpMgr
Nb: Donald Miller, AsstVP

FIRST OF AMERICA BANK-MICHIGAN,N.A.
108 E. Michigan Ave. 49006
616/383-9154 Tr$4.5 Bil
(Trust Divisions in Ann Arbor, Bay City, Detroit, Lansing, Kalamazoo, Marquette, Muskegon and Royal Oak)
DivHd: John B. Rapp, SrVP
Hd: Fritz Kirkpatrick, SrVP
PersTr: Jon Simpson, VP
TrInv,ComTrF: J. Russell Leonard, CFA&VP
EmplBen: Noel Ocen, VP
TrOpers: Terry L. Zirkle, VP
Nb: David D. Oakland, VP
Prob: Douglas DeLeeuw, VP
RE: William Templeton, VP

OLD KENT BANK-KALAMAZOO
136 E. Michigan Ave. 49007
(Office of Old Kent Bank & Trust Company, Grand Rapids)
Hd: Floyd L. Parks, ExecVP
PersTr: Ronald L. Kilgore, VP&SrTO
TrInv: David C. Blough, VP&SrIO
Nb: W. Quinn Kelly, VP&TO

Kalkaska

EMPIRE NATIONAL BANK
P.O. Box 51 49646
616/947-2111
(Branch of Traverse City)
Hd: James M. Merenda, VP&SrTO

NORTHWESTERN SAVINGS & LOAN ASSOCIATION
P.O. Box 230 49646
616/258-8683
(Branch of Traverse City)
Robert A. Kincade, VP&TO

★Lansing

BANK OF LANSING
P.O. Box 40170 48901
517/372-9230
Hd,TrInv,Nb: David J. Zimmer, VP&TO
PersTr: Glenda S. Hanslovsky, AsstVP&TO
TrOpers: Patricia A. Lebsack, TO

COMERICA BANK-LANSING
200 N. Capital Ave. 48933
517/487-9166
(Branch of Detroit)
PersTr,EmplBen,Nb: William H. Whitehouse, SrVP

FIRST OF AMERICA BANK-CENTRAL
101 S. Washington Square 48933
517/374-5291 Tr$258 Mil
Hd: Douglas C. Mills, SrVP&Mgr
Joseph A. Caruso, SrVP&SrTO
PersTr: Dorothy Sullivan, VP
EmplBen: Jacob E. Cook, VP
Nb: Pamela K. Cummings, VP
Prob: David R. Dean, VP

MANUFACTURERS BANK OF LANSING
101 N. Washington Square 48933
517/372-9230
(Branch of Detroit)
David J. Zimmer, VP&TO
SrAdm: Robert A. Sajdak, VP&TO
BusDev: Glenda S. Hanslovsky, 2ndVP&TO

MICHIGAN NATIONAL BANK
124 W. Allegan 48933
517/377-3446
(Branch of Farmington Hills)
PersTr: Daniel Cogan, VP
EmplBen: Gary Vliem, AsstVP

Lapeer

LAPEER COUNTY BANK & TRUST CO.
P.O. Box 250 48446
313/664-2977 Tr$20 Mil
Hd: Kenneth Ewing, VP&TO
Susan Lafountain, TrAdm

Leland

EMPIRE NATIONAL BANK
109 N. Main St. 49654
616/947-2111
(Branch of Traverse City)
Hd: James M. Merenda, VP&SrTO

Livonia

COMERICA BANK-LIVONIA
33400 W. Six Mile Rd. 48152
313/525-5550
(Subsidiary of Detroit)
PersTr: David C. Muzzall, VP

Ludington

OLD KENT BANK-LUDINGTON
124 S. James St. 49431
616/845-5144
(Office of Old Kent Bank & Trust Company, Grand Rapids)

Manistee

MANISTEE BANK & TRUST CO.
375 River St. 49660
616/723-6565 Tr$30 Mil
Hd: Nathan B. Williams, SrVP&SrTO
Est,PersTrAdmin: S. Pelarski, TO
TrOpers: K. Parkes, AsstTO

NORTHWESTERN SAVINGS & LOAN ASSOCIATION
325 First St. 49660
616/723-6000
(Branch of Traverse City)
Robert A. Kincade, VP&TO

Marquette

FIRST OF AMERICA BANK-MARQUETTE,N.A.
Front at Washington Sts. 49855
906/228-9500 Tr$56 Mil
(Trust Service Offices in Calumet, Cheboygan, Ironwood, Menominee, Munising, Sault Ste. Marie & Stambaugh)
Hd: Danny M. Dawidowski, VP&SrTO
TrOpers: Sadie M. Hakkinen, AsstVP&TO
Nb: David M. Kanigan, TO

THE FIRST NATIONAL BANK & TRUST CO.
101 W. Washington St. 49855
906/228-7900 Tr$200 Mil
Hd: Harold N. Herlich, Jr., SrVP&SrTO

Menominee

FIRST OF AMERICA BANK-MENOMINEE
949 First St. 49858
906/863-2603
(Services Provided by First of America Bank-Marquette)

FIRST NATIONAL BANK & TRUST OF MENOMINEE
962 First St. 49858
906/863-5515 Tr$60 Mil
Hd: Stephen J. Albers

Midland

CHEMICAL BANK & TRUST CO.
P.O. Box 231 48640
517/839-5404 Tr$197 Mil
(Branch in Bay City)
Hd,PersTr,Nb: Bruce M. Groom, SrVP&SrTO
CorpTr,TrOpers,TDP: John Ujevich, VP&TO
TrInv,ComTrF: Glenn W. Pietenpol, VP&TO
EmplBen: Gregg E. Johnson, AsstVP&TO

COMERICA BANK-MIDLAND
201 MacDonald St. 48640
517/839-2258 Tr$165 Mil
Hd,Nb: Frederick A. Meier, SrVP
TrInv,TrOpers: Dan N. Brown, VP&TO
PersTr: Beverly A. O'Keefe, PersTO
Eileen Thierbach, TrAdm
EmplBen: Richard G. Brenner, EBO
Nb: Guy D. Merriam, BDO

Monroe

MONROE BANK & TRUST
P.O. Box 740 48161
313/241-3431 Tr$100 Mil
Hd: John F. Weaver, ExecVP&SrTO
William N. Sawyer, TO
Ronald V. Green, TO
Annette Yuna, AsstTO

SECURITY BANK OF MONROE
(A Subsidiary of Security Bancorp, Inc.)
28 E. Front St. 48161
313/241-6262 Tr$41 Mil
Hd: V. N. Pagani, VP&TO
TrOpers: Mike McCormick, TO

Mount Pleasant

ISABELLA BANK & TRUST
P.O. Drawer 100 48804
517/772-9471 Tr$13.3 Mil
Hd: Paul C. Siers, VP&TO
Cynthia A. Brownson, TO

Munising

FIRST OF AMERICA BANK-ALGER, N.A.
101 W. Munising Ave. 49862
906/387-2610
(Services Provided by First of America Bank-Marquette, N.A.)

Muskegon

COMERICA BANK-HACKLEY, N.A.
801 W. Norton 49441
616/739-0359 Tr$224 Mil
Hd: Thomas E. Munroe, SrVP
PersProb: Norma York-Bremer, AsstVP
PersTr: Loa E. Vandervelde, TO
TrInv: John D. McDougle, VP
TrOpers: Harold D. Sterenberg, OpMgr
EmplBen: Thomas M. Ralya, EBO

FMB-LUMBERMAN'S BANK
One Lumberman's Square 49443
616/725-4000 Tr$105 Mil
Hd,Nb,EmplBen: James G. McColl, VP&TO
Prob&PersTr: Gary A. Samek, AsstVP
TrInv,ComTrF: Dan Van Timmeren, TrInvMgr
Nb,EmplBen: Chas. Y. Freeman, III

FIRST OF AMERICA BANK-MUSKEGON
335 Muskegon Mall 49443
616/722-7683 Tr$102 Mil
Hd: Timothy M. Crawford, VP&TO
PersTr: Adeline R. Thompson, AsstVP&TO
Louisa M. Vargo, AsstVP&TO
CorpTr,EmplBen: Richard J. Zinger, VP&TO

Negaunee

THE FIRST NATIONAL BANK OF NEGAUNEE
P.O. Box 668 49866
906/475-4151 Tr$7.5 Mil
Donald A. Maki, VP&TO

Niles

OLD KENT BANK-SOUTHWEST
210 E. Main St. 49120
616/683-4000
(Office of Old Kent Bank & Trust Company, Grand Rapids)
Hd: Craig M. Mann, VP
EmplBen: James C. Zaher, TO

Northport

EMPIRE NATIONAL BANK
122 E. Nagonaba 49670
616/947-2111
(Branch of Traverse City)
Hd: James M. Merenda, VP&SrTO

Owosso

OLD KENT BANK-CENTRAL
123 N. Washington 48867
517/723-8811
(Office of Old Kent Bank & Trust Company, Grand Rapids)
Hd: Thomas Mitchell, VP&TO

Petoskey

NBD PETOSKEY, N.A.
Mitchell & Howard Sts. 49770
616/347-7711
Hd: John Nicholson, VP

NORTHWESTERN SAVINGS & LOAN ASSOCIATION
300 Howard St. 49770
616/347-4761
(Branch of Traverse City)
Robert A. Kincade, VP&TO

OLD KENT BANK-PETOSKEY
P.O. Box 567 49770
616/347-5050
(Office of Old Kent Bank & Trust Company, Grand Rapids)
Hd: Phil Millard, VP

Pigeon

THUMB NATIONAL BANK & TRUST CO.
P.O. Box 430 48755
517/453-3113 Tr$17 Mil
(Branch in Cass City)
Hd: John B. Schaefer, VP&TO
TrOpers: Sandra Heck, AsstVP&TO

Plymouth

NATIONAL BANK OF DETROIT
306 S. Main St. 48170
313/455-9741
(Branch of Detroit)
Nb: B. Schimpp, 2ndVP

Pontiac

FIRST FEDERAL SAVINGS BANK AND TRUST
761 W. Huron St. 48053
313/333-7071 Tr$125 Mil
Hd: Leo D. Ottoni, SrVP
PersTr: Carol L. Czekas, TO
CorpTr: Carlton W. Bardel, VP
TrOpers: Diane M. Kazmierski, AsstTO
Nb: Thomas J. Ware

Port Huron

MICHIGAN NATIONAL BANK
800 Military St. 48060
313/987-1826
(Branch of Farmington Hills)
PersTr: Douglas N. Nelson, 2ndVP

Quincy

FIRST OF AMERICA BANK
P.O. Box 8 49082
517/639-3745
Hd: Richard Huttenlocker, AsstVP

Royal Oak

FIRST OF AMERICA-WAYNE OAKLAND
3101 N. Woodward 48072
313/288-6040 Tr$66 Mil
Hd: David E. Swanchara, SrVP
PersTr,EmplBen: Ann W. Alford, VP&TO
PIA(CshMgt): Patricia Potter, PersBkO
Nb: Nellie B. Morgan, AsstVP&TO

Saginaw

MICHIGAN NATIONAL BANK
501 Lapeer St. 48607
517/791-5200
(Branch of Farmington Hills)
PersTr: Sherry Desrosiers, 2ndVP

SECOND NATIONAL BANK OF SAGINAW
101 N. Washington Ave. 48607
517/776-7440 Tr$325 Mil
Hd: T. R. Niederstadt, SrVP&SrTO
PersTr: Donald List, VP&TO
TrInv: David Kessel, AsstVP
TrOpers: Bonnie Wenzel, Mgr
Nb: Robert Whiting, VP&TO
LegalDiv: William Berton, AsstVP&TO
Tax: Elmer Hecht, TO
EmplBen: James Neumeyer, RetPlngMgr

St. Clair

COMMERCIAL & SAVINGS BANK OF ST. CLAIR COUNTY
P.O. Box 28 48079
313/329-2244 Tr$225 Mil
Hd,Nb: Charles W. Staiger, VP
TrInv: Chris W. Walker
PersTr,Nb: Margaret Pavey, 2ndVP&TO
PersTr: Mary Richert, TrTxO
Wendy Krabach
EmplBen: Nina Good
Kathee Harrison
TrOpers: Anita Gallagher

MICHIGAN (Cont'd)

St. Johns

CLINTON BANK & TRUST CO.
200 N. Clinton Ave. 48879
517/224-6811 Tr$48.9 Mil
Hd: Rollin A. Huard, Jr., VP&TO
Charles J. Halfmann, TO

St. Joseph

NATIONAL BANK OF DETROIT
(Operating in Office of NBD F&M)
400 Riverview Dr., P.O. Box 308 49022
616/926-8211
Hd: J. E. Taylor, VP
Nb: Thomas E. Nelson, TO
Katherine McKnight, AsstTO

Saline

CITIZENS TRUST
114 E. Michigan Ave. 48176
313/429-5461
(Branch of Ann Arbor)
Catherine Collins, VP

Sault Ste. Marie

FIRST OF AMERICA BANK-SAULT STE. MARIE, N.A.
320 Ashmun St. 49783
906/635-5201
(Services Provided by First of America Bank-Marquette, N.A.)

Scottville

STATE SAVINGS BANK
P.O. Box 278 49454
616/757-4751 Tr$3.0 Mil
Hd: Clare W. Reeds, TO

South Haven

CITIZENS TRUST & SAVINGS BANK
P.O. Box 449 49090
616/637-2141 Tr$50 Mil
Hd: William L. Rockhold, VP&TO
John M. Thomas, VP&TO
Gilbert C. Jillson, VP&TO
CorpTr: Mark B. Iverson, TO
TrInv: J. Scott Sperry, AsstVP&IO
TrOpers: Mary Brinks

South Lyon

STATE SAVINGS BANK
200 W. Lake St. 48178
313/437-8151
(Services Provided by First of America Bank-Ann Arbor)

Southfield

COMERICA BANK-SOUTHFIELD
27777 Franklin Rd. 48034
313/355-1424
(Subsidiary of Detroit)
PersTr,Nb: Irving Herman, VP

MANUFACTURERS NATIONAL BANK OF DETROIT
29201 Telegraph Rd. 48034
313/358-3638
(Branch of Detroit)
Hd: Norman S. Miller, VP&TO

Southgate

SECURITY BANK & TRUST CO.
P.O. Box 1099 48195
313/281-5420 Tr$175 Mil
Hd,Nb,PersTr: David W. LeBar, VP&TO
CorpTr,EmplBen: William R. McClelland, TO
TrInv: Ronald Mitchell, VP&TrInvO
TrOpers: Colleen McDonald, TO

Stambaugh

FIRST OF AMERICA BANK-IRON COUNTY
402 Washington St. 49964
906/264-5191
(Services Provided by First of America Bank-Marquette, N.A.)

Sterling Heights

COMERICA BANK-METRO EAST, N.A.
36910 Van Dyke Ave. 48077
313/264-7530
(Subsidiary of Detroit)
PersTr,Nb: Charles R. Stenback, TrFinPlngO

Sturgis

BANK ONE, STURGIS
100 E. Chicago Rd. 49091
616/651-4711 Tr$45 Mil
Hd: K. C. Kreps, VP&TO

FIRST NATIONAL BANK & TRUST CO.
P.O. Box C 49091
616/651-8551 Tr$37 Mil
Hd: David E. Watters, VP&TO
PersTr: Gary Archer, AsstTO
TrOpers: Debora Capman, TOpO

Tecumseh

UNITED SAVINGS BANK OF TECUMSEH
P.O. Box 248 49286
517/423-8373 Tr$53.5 Mil
(Branches in Adrian and Britton)
Hd: James L. Anderson, VP&TO
Lois A. Logan, TO

Three Rivers

FIRST NATIONAL BANK
P.O. Box 407 49093
616/273-1715 Tr$43 Mil
Hd: John McKillen, VP&TO

Traverse City

EMPIRE NATIONAL BANK
1227 E. Front St. 49684
616/947-2111 Tr$62 Mil
(Branches in Empire, Kalkaska, Leland & Northport)
Hd: James M. Merenda, VP&SrTO
TrOpers: Patricia Borowiak, Supv
Inv,Admin: Bruce C. Willett, IO
EmplBen: Arlene Oren, VP

NATIONAL BANK OF DETROIT
(Operating in Office of NBD Northwest)
Front and Park Sts. 49685
616/922-2424
(Branch of Detroit)
Nb: David Williams, 2ndVP

NORTHWESTERN SAVINGS & LOAN ASSOCIATION
P.O. Box 809 49685-0809
616/947-5490 Tr$20 Mil
(Branches in Cadillac, Kalkaska, Manistee & Petoskey)
Hd: Robert A. Kincade, VP&TO

OLD KENT BANK-GRAND TRAVERSE
102 W. Front St. 49684
616/922-4000
(Office of Old Kent Bank & Trust Company, Grand Rapids)
Hd: Dennis W. Piskor, VP
TrInv: Barbara Keane, IO
EmplBen: Jonathan B. Ricks, VP
Nb: Kathryn Collett, TO

Trenton

OLD KENT BANK-SOUTHEAST
P.O. Box 415 48183
313/671-2400
(Office of Old Kent Bank & Trust Company, Grand Rapids)
Hd: Lester R. Pinks, VP

Troy

COMERICA BANK-TROY
4999 Crooks Rd. 48098
313/641-7111
(Subsidiary of Detroit)
PersTr: Charles R. Stenback, TrFinPlngO

NATIONAL BANK OF DETROIT
900 Tower Dr., Ste. 100 48098
313/225-1000
(Branch of Detroit)
Hd: W. Jarvis, VP

Warren

COMERICA BANK-WARREN, N.A.
30500 Van Dyke 48093
313/751-4000
(Subsidiary of Detroit)
PersTr,Nb: Francis Boyle, AsstVP

Wayne

WAYNE BANK
35215 Park at Biddle, P.O. Box 804 48184
313/721-4151
(Services Provided by First of America Bank-Ann Arbor)

Ypsilanti

COMERICA BANK-DETROIT
(Operating in Office of Ypsilanti Savings Bank, Ypsilanti)
301 W. Michigan 48197
313/483-3542
PersTr,Nb: David C. Muzzall, VP

Zeeland

FIRST MICHIGAN BANK & TRUST CO.
P.O. Box 300 49464
616/396-9000 Tr$361 Mil
Hd: Henry B. Visscher, VP&TO
PersTr,CorpTr: Joe Dalman, AsstVP
Karen Overbeek, TO
John Jouppi, AsstVP&TO
TrInv,ComTrF: James Dodge, TO
Nb: Monte Fineout, VP
EmplBen: Brian Hoogland, TO
TrOpers: Mike Thompson, TO

Include Your Logo
See Page 222

MINNESOTA

Austin

MINNESOTA TRUST CO.
107 W. Oakland Ave. 55912
507/437-3231 Tr/o$6 Mil
Hd,TrInv: Warren F. Plunkett, Pres
PersTr,TrOpers,TDP: A. D. Plunkett
CorpTr,EmplBen: P. D. Plunkett, VP
TDP: D. M. Plunkett

Duluth

FIRST BANK, N.A.-DULUTH
130 W. Superior St. 55801
218/723-2891 Tr$450 Mil
Hd: James E. Anderson, SrVP
Prob: Donald W. Nygaard, VP
TrInv: Thomas W. Brechlin, VP
PersTr: Leroy D. Matchett, VP
CorpTr: Elsa Erickson, TO
EmplBen: Thomas F. Beaupre, AsstVP
TrOpers: Barbara J. Edstrom, TOpO
Nb: Helena E. Jackson, VP

NORTH SHORE BANK OF COMMERCE
131 W. Superior St. 55802
218/722-4784 Tr$58 Mil
Hd: William F. Zelen, VP&SrTO
TrOpers: Lynn Carlson, AsstTO
TDP: Pat Olson

NORWEST BANK DULUTH, N.A.
230 W. Superior St. 55802
218/723-2765 Tr$263 Mil
Hd: Donald A. Carlson, SrVP
PersTr: Bruce W. Potter, VP
CorpTr: Larry H. Duncan, AsstVP
TrInv: David M. Hoium, TO
EmplBen: Thomas W. Conklin, AsstVP
TrOpers: Martin M. MacLean, AsstVP
Nb: Eric J. Neetenbeek, AsstVP

Glencoe

SECURITY BANK & TRUST CO.
735 11th St. E., P.O. Box 218 55336
612/864-3171 Tr$21.5 Mil
Hd: Orlan G. Grell, SrVP&TO
TrAdm: Janet Schwartz, AsstTO
TrOpers: Jeanne Straus
Nancy Morris

Hastings

FIRST NATIONAL BANK
119 W. 2nd St. 55033
612/437-3106 Tr$1.2 Mil
BrMgr: Dolores N. Beise, TO

Hutchinson

CITIZENS BANK & TRUST CO.
102 Main St. S. 55350
612/587-2233 Tr$7.5 Mil
Hd: D. H. Jensen, SrVP,TO&Csh
T. A. Burich, Pres&TO
J. C. Kraft, VP&TO

Discretionary Trust Assets: This figure should reflect the market value of employee benefit, personal trusts, estates, and managed agencies over which each institution exercises investment discretion as reported to the F.D.I.C. on the "Annual Report of Trust Assets".

Marshall

FIRST AMERICAN TRUST COMPANY OF MINNESOTA
P.O. Box 1156 56258
507/537-0266 Tr$200 Mil
Hd: Mark Stenson, Pres&CEO
TrInv: Janet Vandendriessche, VP
TrOpers: Richard DiNello, VP
TrAdmin: Julie Coudron, VP
Nb: Bernie Jeub, VP
Richard Brudvik, TO
Karen Steger, TO
Robert Sobolik, TO
Lance Green, TO
Adm: Dave Miller, SrTO
Colette Tubbs, TO
Sue Cooreman, TO
Sandy Culhane, TO
Larry Gipe, TO
B. Nevling Clune, TO

Minneapolis

THE FIRST NATIONAL BANK MINNEAPOLIS
Trust Department
P.O. Box A700 55480
(Branch of First Trust, St. Paul)

MARQUETTE BANK MINNEAPOLIS, N.A.
90 S. 6th St. 55480
612/341-5677 Tr$800 Mil
Hd: Patrick L. Stotesbery, SrVP
PersTr: David Johnston, VP&TO
CorpTr: Mark LeMay, TO
Tom Korsman, TO
EmplBen: Laurie Borgos, VP&TO
TrOpers: Dale Jorgensen, VP&TO
Nb: Peter N. Miller, VP&TO

NATIONAL CITY BANK OF MINNEAPOLIS
75 S. 5th St. 55480
612/340-3144 Tr$250 Mil
Hd: Jean J. Chaput, SrVP&TO
PersTr: Tim Davis, TO
CorpTr: Connie Weinman, VP
TrInv: Richard P. Hoyland, VP-TrInv
EmplBen: Paul J. Brewer, AsstVP
PersTr,TrOpers: Dewayne A. Hoium, VP
Nb: Donald H. Brown, VP

NORWEST BANK MINNEAPOLIS, N.A.
8th & Marquette Ave. 55479-0118
612/372-8123 Tr$4.380 Bil
(Cnsldtd Twin Cities Tr. - Branch New York)
PersTrHd: P. F. Walsh, SrVP
TrOpers: H. M. Johnson, SrVP
Legal: A. H. Wernz, VP
NWCAPITAL RESOURCES-INSTTR:
Hd: M. L. Lucas, SrVP
MasterTr: J. Hale, VP
CorpTr: J. Gudmundson, VP
StkTrans: V. Terry, VP
NWINVESTMENT MANAGEMENT, INC.
Hd: J. R. Caswell, Pres

Moorhead

AMERICAN BANK & TRUST CO.
730 Center Ave. 56560
218/236-4108 Tr$40 Mil
Hd,PersTr,Nb: Timothy J. Beaton, VP&TO
TrInv,Nb: Marjorie K. Matthees, TrInvO
EmplBenAdmin,PersTr,Nb: Margaret Metcalf, TO

New Ulm

STATE BANK & TRUST CO. OF NEW ULM
P.O. Box 363 56073
507/354-8215 Tr$204 Mil
Hd: Robert Merillat, VP&TO
TrOpers: Michael D. McAlpine, TO

Richfield

RICHFIELD BANK & TRUST CO.
6625 Lyndale Ave. S. 55423
612/861-7355 Tr$295 Mil
Hd: Robert N. Prentiss, SrVP&TO
PersTr: Galen Schmick, TO
TrInv: Robert J. Mullen, VP&IO
EmplBen: Jill Edelstein, TO
Steve Sutton, TO
TrOpers: Larry Simpson, VP&TO
Nb: Dan Caswell, TO

Rochester

FIRST NATIONAL BANK OF ROCHESTER
P.O. Box 4661 55903
507/285-7860 Tr$160.5 Mil
Hd: James D. Hausman, VP&MgtO
PersTr: Denise Kelly
PersTr&Mktg: Douglas A. Wright, AsstVP&TO
TrInv: Adelaide P. Reese, VP&TrInvO
PersTr: Paul E. Broadbent, AsstVP&TO
PersTr&RetPlans: Joseph E. Borland, TO
TrOpers: Hannalore Evans

MARQUETTE BANK ROCHESTER
206 S. Broadway, P.O. Box 4800 55903
507/285-2690 Tr$43 Mil
Hd,TrInv,EmplBen,Nb:
Thomas J. Shea, SrVP&TO
Est,Gdnshp,PersTr,TrOpers:
Mrs. C. A. Bedney, AsstVP&TO
CorpTr: Mrs. R. G. Glabe, TrAdmAsst

ROCHESTER BANK AND TRUST COMPANY OF ROCHESTER
P.O. Box 6478 55903
507/288-0224
Hd: Barbara A. Ferguson

St. Cloud

FIRST AMERICAN NATIONAL BANK OF ST. CLOUD
11th & St. Germain St. 56301
612/255-7174 Tr$175 Mil
Hd,Nb: Douglas A. Holzkamp, VP&TO
PersTr: John G. Asfeld, TO
EmplBen,CorpTr,ComTrF:
Jerome H. Johnson, AsstVP&TO
TrOpers: Naomi Erdmann, TO
PersTr,ComTrF: Beverly A. Bownik, TO

ST. CLOUD NATIONAL BANK & TRUST CO.
224 E. St. Germain St. 56301
612/251-4400 Tr$70 Mil
Hd: Edward C. Wiesner, VP&TO
ComTrF,TrOpers: John Busch, TO
Nb: Norman Seehusen, TO

ZAPP NATIONAL BANK OF ST. CLOUD
717 St. Germain St. 56301
612/251-7110 Tr$95 Mil
Hd,TrInv,Nb: Stanley L. Gaffin, VP&TO
PersTr: Mark Christianson, AsstVP&TO
TrOpers: Arlene Pederson, TOpO
EmplBen: Lynette A. Golly, PenTO

★St. Paul

AMERICAN NATIONAL BANK & TRUST CO.
5th & Minnesota St. 55101
612/298-6035 Tr$250 Mil
Hd: C. Richard McCabe, VP&SrTO
Nb: Jerome S. Yugend, VP&SrMktgO
PersTr: Walter Opal, VP&TO
CorpTr: James L. Anderson, VP&CTO
TrInv,ComTrF: John P. Klett, VP&TrInvO
EmplBen: William E. Burmeister, AsstVP
TrOpers: Sandra K. Johnson, AsstVP&TO

THE FIRST BANK
332 Minnesota St. 55101
612/291-5000
(Branch of First Trust, St. Paul)

MINNESOTA (Cont'd)

St. Paul (Cont'd)

FIRST TRUST
First Trust Center
180 E. Fifth St., P.O. Box 64367 55164-0367
612/223-7000 Tr$8.5 Bil
(Branches in The First National Bank, Minneapolis and The First National Bank, St. Paul)
John M. Eggemeyer, III, Chm&Pres
Larry R. Irsfeld, SrVP/InstTr
Robert E. Leech, SrVP/PersTr
Kathleen C. Scanlon, SrVP/SecurProc
Matthew P. Wagner, SrVP/CorpSecur
Jotham T. Blodgett, VP/Sec,GenCoun
John Bousquet, III, VP/PR&Mktg
Robert C. Ellis, VP/SysOpers
Gordon C. Holter, VP/HumanResource

MIDWAY NATIONAL BANK
1587 University Ave. 55104
612/646-2661
Hd: James A. Polzak, VP&TO
PersTr: Marlene Middleton, TO
Mary M. Ferris, TO
EmplBen: Bonnie S. Dougherty, TO

NORWEST BANK ST. PAUL, N.A.
55 E. 5th St. 55101
612/291-2199 Tr$318 Mil
PersTr: James G. Lethert, VP
CorpTr: Jan Hines, AsstVP
TrOpers: Paula Flannigan, TOpO

Stillwater

THE FIRST NATIONAL BANK
213 E. Chestnut St. 55082
612/439-4411 Tr$29 Mil
Hd: John H. Wolf, VP&TO
TrOpers: Kathleen K. Holst, TO

Wayzata

THE BANK WAYZATA
900 E. Wayzata Blvd. 55391
612/473-8855 Tr$120 Mil
Hd: David Boies, VP&TO
PersTr: Rita Stevens
TrInv: Thomas Mark, AsstVP&IO
EmplBen: Raymond Gardner, AsstVP&TO
IRA/HR10: Stuart Frick, TO

Winona

MERCHANTS NATIONAL BANK
P.O. Box 248 55987
507/457-1150 Tr$52 Mil
Hd,PersTr,CorpTr,Nb: Gerald E. Neal, VP&TO
TrInv,ComTrF: Rome Ritter, VP&TO
EmplBen,TrOpers: Ann Peterson, AsstVP&TO

WINONA NATIONAL & SAVINGS BANK
P.O. Box 499 55987
507/454-4320 Tr$43 Mil
Hd,PersTr,Nb: Kenneth Seebold, SrTO
TrInv,ComTrF: Ruth M. Flanigan, TO
EmplBen,TrOpers,TDP: Carol Orlowske, AsstTO

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MISSISSIPPI

Batesville

BATESVILLE SECURITY BANK
P.O. Box 690 38606
601/563-9311 Tr$12 Mil
Hd: John Meacham, Jr., Chm&TO
PersTr,CorpTr,TrOpers:
William R. Fleming, AsstTO

Bay Springs

FIRST UNITED BANK
P.O. Drawer 468 39422
601/764-2115
Hd: D. Allan Stewart, SrVP&TO
Charlotte Aycok, AsstVP

Belzoni

GUARANTY BANK & TRUST CO.
P.O. Box 657 39038
601/247-1454 Tr$4 Mil
Hd: Hugh R. Varnado, Jr., TO
EmplBen: H. L. Townsend, Pres
EmplBen,TrOpers,Nb,TDP:
Katharine McCauley, AsstTO

Biloxi

THE PEOPLES BANK
P.O. Drawer 529 39533
601/435-8208 Tr$55 Mil
Hd: Glenn L. Swetman, ChmBd
M. O. Lawrence III, TO
Peggy Byrd, AsstVP/Tr
Albert Breeland, AsstVP/Inv

Brandon

RANKIN COUNTY BANK
106 Government St. 39042
601/825-3111
Hd: Edwin Sallis, Pres

Brookhaven

STATE BANK & TRUST CO.
P.O. Drawer 319 39601
601/833-4451
Hd: William D. Sones

TRUSTMARK NATIONAL BANK
148 S. Whitworth Ave., P.O. Drawer 539 39601
601/833-4771
(Branch of Jackson)
Hd: Scott M. Farnsworth, VP&TO
Juanita G. Summers, VP&TO

Canton

TRUSTMARK NATIONAL BANK
127 W. Peace St. 39046
601/859-7410
(Branch of Jackson)
Flora J. Rimmer, ChmAdvBd
Zella D. Buntyn, AsstVP&TO

Carthage

THE CARTHAGE BANK
P.O. Drawer 437 39051
601/267-7311
Hd: Larry A. Waggoner, VP,Csh&TO

Clarksdale

UNITED SOUTHERN BANK
211 E. Second St., P.O. Box 1059 38614
601/627-3281 Tr$25 Mil
Hd: James L. Townsend, Jr., SrVP&TO
PersTr,CorpTr,TrOpers:
Annette D. Brand, VP&TO

Columbia

CITIZENS BANK
814 Main St. 39429
601/736-2601 Tr$12 Mil
Hd: T. Michael Kuykendall, LglCoun&TO
EmplBen: Pat Broome, AsstTO
TrOpers: Mary K. Byrd, AsstTO

Columbus

FIRST COLUMBUS NATIONAL BANK
P.O. Box 231 39701
601/328-7932 Tr$25 Mil
Hd,PersTr,EmplBen: James D. Ferguson, SrVP&SrTO
TrOpers: Tammy Holloway

NATIONAL BANK OF COMMERCE OF MISSISSIPPI
P.O. Box 631 39701
601/327-3700 Tr$40 Mil
Hd,TrInv: Rex D. Poole, SrVP&TO
William F. Gillis, VP&TO
John R. Davis, AsstVP&TO
Bill Willis, TO

UNISOUTH BANKING CORPORATION
P.O. Box 431 39703
601/328-1015 Ext. 290 Tr$7.3 Mil
Hd: H. E. Couchman, SrVP&TO
Patti F. Daly, TO

Corinth

SECURITY BANK
P.O. Box 1439 38834
601/287-3121 Tr$10 Mil
Hd: James H. Moore, CPA
PersTr: Debbie Adams
EmplBen: Terry Bullard
Nb: Clint Droke

Greenville

DEPOSIT GUARANTY NATIONAL BANK
P.O. Box 818 38701
(Branch of Jackson)
Hd: Robert R. Clark, VP&TO

SUNBURST BANK
P.O. Box 959 38701
601/378-3902
(Branch of Jackson)
Margene Oxner, VP&TO

TRUSTMARK NATIONAL BANK
P.O. Box 777 38701
601/378-2666
(Branch of Jackson)
Hd: John E. Ashcraft, Jr., VP&TO
PersTr: Rebecca Outzs, AsstTO

Greenwood

BANK OF COMMERCE
310 Howard St. 38930
601/453-4142
Steve Lary, TO

DEPOSIT GUARANTY NATIONAL BANK
820 W. Park Ave. 38930
601/455-1000
(Branch of Jackson)
Hd: F. R. Morgan, III, TO&FM

TRUSTMARK NATIONAL BANK
P.O. Box 945 38930
601/455-1531
(Branch of Jackson)
Hd: Mrs. Rita A. Daves, TO

Grenada

SUNBURST BANK
108 S. Main 38901
601/226-3141
(Branch of Jackson)
Mary J. Turner, AsstVP&TO
Wanda Madison, AsstTO

Gulfport

GULF NATIONAL BANK
P.O. Drawer 1330 39502
601/864-2252 Tr$7 Mil
Hd: C. W. Wood, TO

HANCOCK BANK
P.O. Box 4019 39501
601/868-4400 Tr$293 Mil
Hd,PersTr: Margie Johnson, VP&SrTO
ComTrF,EmplBen: Charles Eastland, VP&TO
PersTr: Linda C. Lott, AdmAsst
CorpTr: Mrs. Nancy Morse, VP&TO
Karen B. Thigpen, AdmAsst
TrInv: George Bensabat, VP&TrInvO
Perian Kite, An
ComTrF: Mary Lou Meyerchick, AdmAsst
Est: Milton Weems, VP&TO
Sandra Wedworth, AdmAsst
TrOpers: Happy McDonald

Hattiesburg

BANK OF MISSISSIPPI
P.O. Drawer 1231 39401
601/545-5090 Tr$56 Mil
(Branches in Biloxi, Gulfport & Jackson)
Hd,PersTr,TrInv,Nb:
Daniel L. Edwards, SrVP&SrTO
PersTr,TrInv: Ann Carter, TO
CorpTr,TrInv,ComTrF,EmplBen:
B. John Baronich, Jr., VP&TO
TrOpers: Barbara Kelly, AsstVP&TO
TrConslt: A. H. Ritter, Jr.

DEPOSIT GUARANTY NATIONAL BANK
P.O. Box 2059 39401
601/544-6700
(Branch of Jackson)
Hd: H. Cal Callen, RegTO
Mary Humphries, AsstTO

TRUSTMARK NATIONAL BANK
P.O. Box 1071 39401
601/544-8100
(Branch of Jackson)
Hd: Al Shiyou, VP&TO
PersTr: Paul Laughlin, AsstTO

Hazlehurst

COPIAH BANK, N.A.
P.O. Box 31 39083
601/894-2831
Hd,PersTr: Mrs. June L. Thorne, SrVP&TO

Holly Springs

FIRST STATE BANK
P.O. Box 580 38635
601/252-4211 Tr/u$1 Mil
Hd: Mary Warren, VP

★Jackson

DEPOSIT GUARANTY NATIONAL BANK
One Deposit Guaranty Plaza 39201
601/354-8122
(Branches in Greenville, Greenwood, Hattiesburg, Laurel, Meridian, Natchez, Starkville & Tupelo)
Hd: Lowell F. Stephens, ExecVP
AsstHd: William G. McDermott, SrVP&TO
IndivTrSvcs: William H. Mounger, Jr., SrVP&TO
PersTr: Thomas L. Thompson, VP&TO
TrInv: Gerald L. White, VP&TrInvO
TrOpers: James C. Shaw, AsstTO
Nb: J. Edmund Johnston, Jr., SrVP&TO
InstCorpTrSvcs: C. David Cleland, SrVP&TO
Fds,Ends,Agcy: Paul Long
EmplBen: James M. Purdie, TO
DivCont,TxSpec: Sam B. Nolen
RE: John W. Lowery, VP&TO
Steve Butler, TO&Forester

FIRST MISSISSIPPI NATIONAL BANK
P.O. Box 1605 39205
601/354-4300 Tr$56 Mil
(Branch of Hattiesburg)
Hd: Daniel L. Edwards, SrVP&SrTO
PersTr: Ann Carter, TO
EmplBen: John Baronich, VP&TO
TrOpers: Barbara Kelly, AsstVP&TO
TrConslt: A. H. Ritter, Jr.

SUNBURST BANK
P.O. Box 23053 39225
601/969-6175 Tr$66 Mil
(Branches in Greenville & Grenada)
Hd: D. B. Moorhead, SrVP&TO
PersTr,CorpTr: Suzanne Stephens, AsstVP&TO
TrInv,ComTrF: Ashby Foote, TrInvO
EmplBen: Paul Rossie, AsstVP-Tr
TrOpers: Melba Searcy: AsstVP-Tr
Nb: Larry Cantrell: TrVP

TRUSTMARK NATIONAL BANK
248 E. Capitol St. 39201
601/354-5180 Tr$1.1 Bil
(Branches in Brookhaven, Canton, Greenville, Greenwood & Hattiesburg)
Hd: E. E. Laird, SrVP&SrTO
PersTr: R. Fulton Thompson, VP&TO
CorpTr: Zenora Williams, VP&TO
TrInv: Chris Grillis, VP
TrOpers: Raymond L. Honeycutt, VP&TO
EmplBen: William H. Wardlaw, SrVP&TO
Nb: Robert T. Quarles, VP&TO

Kosciusko

MERCHANTS AND FARMERS BANK
P.O. Box 520 39090
601/289-5121 Tr$6.8 Mil
Judy Davis, TO

Laurel

BANK OF LAUREL
W. 10th St. & Highway 15 N. 39440
601/649-7310 Tr/u$1 Mil
Hd: A. Jackson Huff, Jr.

COMMERCIAL NATIONAL BANK & TRUST CO.
P.O. Box 168 39441
601/428-6266 Tr$37.1 Mil
Hd: Charles H. Windham, Jr., VP&TO

DEPOSIT GUARANTY NATIONAL BANK
P.O. Box 2668 39440
(Branch of Jackson)
H. Cal Callen, RegTO
Betty Anderson, AsstTO

Lexington

HOLMES COUNTY BANK & TRUST CO.
P.O. Box 642 39095
601/834-2311
Hd: W. D. Wilson, VChmBd&TO
Holt Smith, ExecVP&TO

Long Beach

HANCOCK BANK
P.O. Box 335 39560
601/868-4760
Hd: L. Cooper Andrews, VP

Louisville

CITIZENS BANK & TRUST CO.
39339
601/773-6261 Tr$1 Mil
Hd: J. B. Blanset

Mendenhall

PEOPLES BANK
P.O. Box 7 39114
601/847-2210
Hd: S. D. Davis, Chm
EmplBen: S. D. Davis, Jr., Pres

Meridian

THE CITIZENS NATIONAL BANK
P.O. Box 911 39301
601/693-1331 Tr$34 Mil
Hd: Fred O. Poitevent, Jr., VP&TO

DEPOSIT GUARANTY NATIONAL BANK
406 2nd Ave. 39301
601/693-1121
(Branch of Jackson)
Hd: Larry B. Watson, VP&TO
Sherry Turbyfill, AsstTO

Natchez

BRITTON & KOONTZ FIRST NATIONAL BANK
500 Main St., P.O. Box 1407 39120
Hd: Bazile R. Lanneau, Jr., SrVP&TO
Cindy M. Gwin, TO

DEPOSIT GUARANTY NATIONAL BANK, NATCHEZ BRANCH
P.O. Box 847 39120
601/442-6471
(Branch of Jackson)
Hd: Peter Buttross, TO

Pascagoula

MERCHANTS & MARINE BANK
P.O. Box 729 39567
601/762-3311
Hd: Mrs. Ellen N. Cole, VP&TO

Philadelphia

CITIZENS BANK OF PHILADELPHIA
P.O. Box 209 39350
601/656-4692
Hd: J. W. Griffith, VP&TO

Ripley

THE PEOPLES BANK
305 Jefferson, East 38663
601/837-8191 Tr$4.5 Mil
Hd: Bobby P. Martin, Chm

Sardis

BANK OF SARDIS
201 S. Main St. 38666
601/487-1661 Tr/o$2.5 Mil
Hd,TrInv: C. H. West, Chm
PersTr,CorpTr,ComTrF,TrOpers,Nb,TDP:
Charles M. Gordon, VP&TO

PANOLA COUNTY BANK
P.O. Box 97 38666
601/487-2525
Hd: Bob Scallorn, AsstVP

Starkville

DEPOSIT GUARANTY NATIONAL BANK
P.O. Box 1127 39759
(Branch of Jackson)
Hd: Larry W. Davis, ExecVP

SECURITY STATE BANK
P.O. Box 1127 39759
601/323-5155 Tr$3 Mil
Hd: Larry W. Jones, VP&TO

Discretionary Trust Assets: This figure should reflect the market value of employee benefit, personal trusts, estates, and managed agencies over which each institution exercises investment discretion as reported to the F.D.I.C. on the "Annual Report of Trust Assets".

MISSISSIPPI (Cont'd)

Tupelo

BANK OF MISSISSIPPI
P.O. Box 789 38801
601/842-6661 Tr$100 Mil
Hd,Trinv,ComTrF: E. L. Joyner, III, FVP&SrTO
PersTr: Michael H. Sadler, TO
CorpTr: Laura S. Maynard, AsstTO
EmplBen: James Young, TO
TrOpers: Don Barnes, TOpO

DEPOSIT GUARANTY NATIONAL BANK
P.O. Box 280 38801
(Branch of Jackson)
Hd: Frank Davis, TO
Ann Ross, AsstTO

PEOPLES BANK & TRUST CO.
P.O. Box 709 38801
601/842-5273 Tr$65 Mil
Hd: E. Robinson McGraw, SrVP&SrTO
PersTr: Ken Grisham, AsstTO
EmplBen: Fred Holcomb

Vicksburg

FIRST NATIONAL BANK
P.O. Box 39 39180
601/636-1151
Hd: Joe Schmitt, VP&SrTO

MERCHANTS NATIONAL BANK
P.O. Box 871 39180
601/636-3752 Tr$30-50 Mil
Hd: J. E. Sullender, ExecVP&TO
TrOpers: Dorothy E. Lack

Water Valley

BANK OF WATER VALLEY
1100 Central St. 38965
601/473-3742
B. C. Taylor, Pres

West Point

FIRST NATIONAL BANK
P.O. Box 837 39773
601/494-1411 Tr/o$1 Mil
John R. Early, VP&TO
Mark G. Hazard, III, VP&TO

Subscribers to
TRUSTS & ESTATES
include presidents, vice presidents, trust or investment officers, partners, managers, chartered life underwriters, consultants, employee benefit and pension officers of banks, insurance companies, law firms, accounting companies, non-profit organizations and foundations, finance planning firms and services, investment companies, counselors of estates, taxes, life insurance, planning actuarial and employee benefits, government agencies, professional and trade associations, and others allied to field.

MISSOURI

Boonville

BOATMEN'S NATIONAL BANK OF BOONVILLE
412 Main St. 65233
816/882-6642 Tr$.7 Mil
Hd: Curtis J. Sprick, VP&TO

Branson

CENTERRE BANK OF BRANSON
P.O. Box 130 65616
417/334-4125 Tr$1 Mil
Hd: Karen K. Hall, VP&TO

SECURITY BANK & TRUST CO.
P.O. Box 70 65616
417/334-2191 Tr$3 Mil
Hd: David S. Eblen, Pres&TO

Butler

BOATMEN'S BANK OF BUTLER
P.O. Box 112 64730
816/679-4114 Tr/o$1 Mil
Hd: Edgar M. Ratliff, Pres

Cape Girardeau

BOATMEN'S BANK
P.O. Box 220 63701
314/334-7111 Tr$7 Mil
Hd: Richard W. Allgood, TO

CENTERRE BANK OF CAPE GIRARDEAU,N.A.
P.O. Box 70 63701
314/334-4811 Tr$1.5 Mil
Maurice R. Sandfort, Pres&CEO
Hd: Mary Jo Westrich, TO

Carrollton

CARROLL COUNTY TRUST CO.
P.O. Box 187 64633
816/542-2050 Tr/o$2 Mil
Hd: Allen Eiserer, VP&TO

Carthage

BOATMEN'S BANK OF CARTHAGE
231 S. Main St. 64836
417/358-9011 Tr$42 Mil
Hd: Mark Mayo, TO

UNITED MISSOURI BANK OF CARTHAGE
300 Grant St. 64836
417/358-2135 Tr$15 Mil
(Services Provided by The United Missouri Bank of Kansas City, N.A.)
John O. Phelps, TO
Mrs. Jo Ann W. Farris, AdmAsst

Caruthersville

FIRST STATE BANK
P.O. Box 18 63830
314/333-1700 Tr/u$4 Mil
Hd: Robert E. Morgan, ExecVP&AsstTO
TrInv: Duane S. Michie, Pres&AsstTO

Centralia

AMERICAN BANK OF BOONE COUNTY
100 S. Rollins St., P.O. Box 28 65240
314/682-2143
Hd: Roy E. Hulen, ExecVP
Sue Ward, Asst

Chillicothe

THE CITIZENS BANK & TRUST CO.
700 Jackson St. 64601
816/646-5500 Tr$50 Mil
Hd: Edgerton Welch, ChmEmeritus,CEO&TO
ComTrF: William E. Welch, ChmBd&TO
Nb: Ed Douglas, Pres&TO

Clayton

COMMERCE BANK OF ST. LOUIS, N.A.
8000 Forsyth Blvd., P.O. Box 11356 63105
314/726-2255 Tr$700 Mil
Hd: J. Michael Deege, ExecVP&SrTO
Thomas K. Edelmann, VP&TrCoun
PersTr: Michael C. Erb, SrVP&TO
CorpTr,EmplBen: H. Esserman, Jr., SrVP&TO
TrInv: Carl C. Enloe, SrVP&TO
EBPtfol: Ronald C. Gerdel, VP
TrPtfol: Larry E. Kaestner, VP
ComTrF: Paul H. Garrison, AsstVP&TO
TrOpers,TDP: Laurie A. Hayek, AsstVP&TOpO
Nb: Richard E. Drummond, SrVP&TO

THE GUARANTY TRUST CO. OF MISSOURI
7701 Forsyth Blvd. 63105
314/725-9055 Tr$247 Mil
Hd: James A. Finch, III, Pres
William R. Diepenbrock, SrVP&COO
PersTr: Joe R. Morris, VP
TrInv: D. Eckles, AsstVP
EmplBen: Ellen Daniels, EBO
TrOpers: J. Burch, VP
Nb: Terry Verzal, VP

Columbia

BOONE COUNTY NATIONAL BANK
P.O. Box 678 65205
314/874-8490 Tr$120 Mil
Hd: Robert L. Roper, Jr., SrVP&TO
PersTr,Prob: Nancy J. Weart, TO
PersTr,TrInv: A. Ben Galloway, VP&TO
PersTr,RE: John A. Epple, Jr, VP&TO
PersTr,EmplBen: Don Smith, VP&TO
TrOpers: Barbara Kribbs, TOpO

CENTERRE BANK OF COLUMBIA
800 Cherry St. 65205
314/876-6000 Tr$14 Mil
Hd: Richard M. Rathgeb, Pres&ExecTO
PersTr,TrInv,EmplBen,TrOpers,Nb:
Loretta Kent, VP&TO
Betty J. Schuster, FinPlng&AsstTO

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 1867 65205
314/449-3911 Tr$11 Mil
Nedra Moreau, AsstVP&TO
Dan Hagan, TO

Creve Coeur

FIRST BANK & TRUST CO.
11901 Olive Blvd. 63141
314/567-3600 Tr$40 Mil
Hd,TrInv,EmplBen,Nb,PersTr:
Donald J. Fitzgerald, VP&SrTO
PersTr,ComTrF,EmplBen,TrOpers,TDP:
Jim Danaher, AsstTO

Fayette

COMMERCIAL TRUST CO.
65248
816/248-2222 Tr/u$1 Mil
Hd: L. W. Jacobs, Jr., Pres&TO

Fulton

THE CALLAWAY BANK
P.O. Box 42 65251
314/642-6060 Tr$3 Mil
Hd: John C. Harris, Chm&TO

Glasgow

TRI-COUNTY TRUST COMPANY
P.O. Box 217 65254
816/338-2234
Hd: Virgil L. Renne, ExecVP

Hannibal

FARMERS & MERCHANTS BANK
P.O. Box 938 63401
314/221-6424
Hd: Paul D. Schoonover, ExecVP,TO&Csh

HANNIBAL NATIONAL BANK
100 N. Main St., P.O. Box 1107 63401
314/221-0050 Tr$3.5 Mil
Hd: E. M. Weaver, Pres&TO

Harrisonville

ALLEN BANK AND TRUST COMPANY
P.O. Box 447 64701
816/884-3214 Tr/u$1 Mil
Hd,PersTr: Dayle P. Lindsey, Pres
Jordan D. Lindsey, ExecVP

Independence

FIRST CITY BANK
P.O. Box 200 64051
816/833-1600
Hd: C. W. Jones, Pres
Sondra Walk, TO

STANDARD STATE BANK
10801 E. 23rd St. 64052
816/836-0200 Tr$10 Mil
Hd: Rick Sanders, SrVP&SrTO
Gary McClure, AsstVF&TO

Jackson

JACKSON EXCHANGE BANK & TRUST CO.
101 Court St. 63755
314/243-3557 Tr$9 Mil
Hd: Donald R. Chilton, SrTO
Patricia Eisenbeis, TO

★Jefferson City

CENTRAL BANK
P.O. Box 779 65101
314/634-1224 Tr$120 Mil
(Branch in Empire Bank, Springfield)
Hd,PersTr,CorpTr,TrInv,TrOpers,EmplBen,Nb:
Karen L. Pletz, SrVP&TO
TrOpers,EmplBen,Nb: Clyde P. Angle, VP&TO
PersTr,CorpTr,TrInv:
Michael Bushmann, AsstTO
Paula J. Meyer, TO
Matt Tolksdorf, TO

EXCHANGE NATIONAL BANK
132 E. High St. 65101
314/636-2151
Hd: Charles G. Dudenhoeffer Jr., VP&TO
TrOpers: W. Rodger Gadd, AsstTO

Joplin

FIRST NATIONAL MERCANTILE BANK & TRUST CO.
4th & Main Sts. 64801
417/624-1234 Tr$200 Mil
Hd,Nb,TrInv: Duane D. Lawellin,
VChmBd&ExecTO
PersTr,Prob: Richard Spong, SrVP&TO
PersTr,RE,EmplBen,CorpTr: Douglas Hausen,
VP&TO
CorpTr: Lee W. Johnson, TO
PersTr,TxAdmin: Cecil H. Hull
TrOpers: Twila Dickerson, TO

FIRST STATE BANK
P.O. Box 1373 64802
417/623-8860 Tr/u$1 Mil
Hd,PersTr,CorpTr: Steven Buerge, Pres&TO

Kansas City

AMERICAN BANK
One W. Armour Blvd. 64111
816/931-1700
Thad Carver, SrVP&TO
LaVerna Norton, AsstVP

BLUE RIDGE BANK & TRUST CO.
4240 Blue Ridge Blvd. 64133
816/358-5000 Tr$37 Mil
Hd: James A. Morris, ExecVP&TO

BOATMEN'S FIRST NATIONAL BANK OF KANSAS CITY
P.O. Box 38 64183
816/221-2800 Tr$5.424 Bil
Hd: Robert J. Wharton, ExecVP
Richard L. Moore, SrVP
PersTr: Leland R. Casady, SrVP
CorpTr,EmplBen: James K. Shineman, SrVP
TrInv: Dwayne K. White, SrVP
TrOpers: Darrell E. Werner, SrVP
Prob: Clark C. Bradshaw, SrVP
RE: W. Dudley Alexander, SrVP
Nb: Robert W. Loyd, SrVP

CENTERRE BANK OF KANSAS CITY, N.A.
1130 Walnut St., P.O. Box 419666 64141
816/881-6567 Tr$490 Mil
(Subsidiary of Centerre Bancorporation)
Hd: Richard E. McEachen, ExecVP
PersTr: Anne M. Burge, VP
John Archer, VP
TrInv: Ronald L. Conus, VP
EmplBen: Leslie A. Thomson, VP
TrOpers: Pat L. Barclay, TOpO
Nb: Jennifer D. Nicholson, VP

CENTERRE BANK OF KANSAS CITY
222 W. Gregory Blvd. 64114
816/444-4444
Hd: Howard E. Bunton, SrExecVP

COMMERCE BANK OF KANSAS CITY,N.A.
P.O. Box 248 64141
816/234-2551 Tr$1.037 Bil
Hd: John R. Owen, ExecVP
George T. Reichman, SrVP
CorpTr,EmplBen: Stephen I. Swett, SrVP
TrInv: George H. Wood, SrVP
TrOpers: Marc J. Andreoli, VP
Tx: Ralph E. Day, SrTO
Nb: William E. Lupton, VP
RE: Ronald E. Snyder, VP
PersTr: Thomas A. Wallingford, VP
TrPtfol: Thomas Weiford, VP

MERCANTILE BANK OF KANSAS CITY
1101 Walnut St. 64106
816/842-2000 Tr$270 Mil
Hd: N. J. Starkey, SrVP
PersTr: Patricia A. Briggs, TO
CorpTr: Carole A. Mosher, AsstTO
TrInv,ComTrF: Joseph W. Kresse, TrInvO
TrOpers: Mark C. Corcoran, TO
EmplBen: Anna L. Lawless, TO
Prob: Edgar Sylvester, TO
Nb: Donald B. Ketchum, TO

THE MERCHANTS BANK
1125 Grand Ave. 64108
816/556-8000 Tr$600 Mil
Hd: Stephen W. Crider, ExecVP&ExecTO
PersTr: Jean W. Mallon, FVP
CorpTr-Public Issues: Mark A. Reuter
CorpTr-Housing: Tim Hattey, TO
CorpTrOpers: Paula Ford, TOpMgr
TrInv: W. Patrick Sterner, ExecVP
Prob: Tim Mesecher, ProbTO
EmplBen: Leland Johnson, TO
TrOpers: Lawrence J. Cipolla, SrVP&TopO
TrSecurMgr: Christie Morris

32% of the subscribers of
TRUSTS & ESTATES
are involved in
endowment funds.

UNITED MISSOURI BANK OF KANSAS CITY,NatAssn
P.O. Box 419226 64141-9946
816/556-7700 Tr$3.1 Bil
(Branch in New York, NY)
Hd: Frank R. Terry, VChm
PersTr: Edward J. McShane, ExecVP
TrInv: Stuart L. Murdock, ExecVP
CorpTr,TrOpers: E. Frank Ware, ExecVP
ComTrF: Dorothy Schneider, VP
EmplBen: Robert E. Reiter, ExecVP
Nb: Gregg Thomas, VP
TDP: David Swan, VP

Kennett

CENTERRE BANK OF KENNETT
P.O. Box 311 63857
314/888-4571 Tr/o$1 Mil
Hd: Terry H. Berry, VP&TO

KENNETT NATIONAL BANK
P.O. Box 589 63857
314/888-9055 Tr/u$1 Mil
Hd: Donald C. Jones, ExecVP
EmplBen,TDP: Reggie Cunningham

Lee's Summit

BANK OF LEE'S SUMMIT
210 S. Main St. 64063
816/524-1800 Tr$7 Mil
Hd: Aaron L. Love, TO
Janet H. Mahl, TO

BOATMEN'S BANK OF LEE'S SUMMIT
1801 N. W. Chipman Rd. 64063
816/525-0000 Tr$30 Mil
Hd,TrInv: Herbert G. Jett, Pres&TO
PersTr,Prob: Joyce A. Windes, TO

Lexington

BOATMEN'S BANK OF LEXINGTON
P.O. Box 428 64067
816/259-4661
Hd: Don Savio, Pres

Marshall

BOATMEN'S BANK OF MARSHALL
102 E. Arrow St. 65340
816/886-9656 Tr$3 Mil
Hd: E. Joseph Bode, Pres,CEO&TO
Sheryl E. Lawless, AsstTO
Lloyd E. Shepard, AsstTO

WOOD & HUSTON BANK
27 E. North St., P.O. Box 40 65340-0040
816/886-5575 Tr$5.043 Mil
Hd: John P. Huston, VChm&TO

Moberly

CITY BANK & TRUST CO.
P.O. Box 160 65270
816/263-1234 Tr$5 Mil
Hd: Marsha Fifer, TO

Neosho

BANK OF NEOSHO
P.O. Box 400 64850
417/451-1040 Tr$11 Mil
Hd,PersTr,CorpTr: Rudolph Farber, Chm&TO

CENTERRE BANK OF NEOSHO,N.A.
201 E. Main St. 64850
417/451-2211
(Affiliate of Centerre Trust Company of St. Louis)
Jerold D. Cox, TO
Judy Day, AsstTO

MISSOURI (Cont'd)

Nevada

CITIZENS STATE BANK
P.O. Box 467 64772
417/667-3347 Tr$5 Mil
Hd: LaVerne Bobbett, AsstVP&AsstTO

FIRST NATIONAL BANK
P.O. Box 388 64772
417/667-3057 Tr/u$1 Mil
Hd: David Swearingen, ExecVP&TO

Osceola

OSCEOLA BANK
P.O. Box 349 64776
417/646-8128
Hd: Kirk Sibley, ExecVP

Plattsburg

AMERICAN BANK OF PLATTSBURG
P.O. Box E 64477
816/539-2131 Tr/o$1 Mil
Alan L. Hall, Pres&TO
Vickie Wade, AsstTO

Poplar Bluff

MERCANTILE BANK OF POPLAR BLUFF
P.O. Box 700 63901
314/785-4671 Tr$4.0 Mil
James C. Moser, Pres
Hd: William B. Gresham, III
Debbie Adams, AdmAsst

Richmond

AMERICAN BANK OF RICHMOND
P.O. Box 160 64085
816/776-5444 Tr/u$1 Mil
Hd: W. E. Smith, VChm&Pres
PersTr,CorpTr,TrInv,ComTrF: Jack Miller, SrVP

Rock Port

CITIZENS BANK & TRUST
101 N. Main St. 64482
Hd: Carl Kleppinger

St. Joseph

AMERICAN NATIONAL BANK
5th & Francis Sts. 64502
816/233-2000
Hd: James R. Bocell, VChmBd
Nb: Bob Thedinger, VP&TO
PersTr: William P. Mytton, VP&TO
TrInv: Sharon Evers, VP&TO
EmplBen: Ronald L. Goforth, VP&TO
TrOpers: Shane McDonald, AsstVP&TO
Neil Faucett, AsstVP&FM

COMMERCE BANK OF ST. JOSEPH, N.A.
Felix & 4th Sts. 64501
816/364-3131 Tr$160 Mil
Hd,Nb: Lyman L. Frick, Jr., ExecVP&SrTO
PersTr: Constance J. Smith, TO
TrOpers: Pamela Meeks
TrInv: Robert S. Siemens, VP&TO
EmplBen: Dan Danford, Mgr
EstAdmin: Nancy Barnett, TO

St. Louis

AMERICAN BANK OF ST. LOUIS
1731 Broadway 63104
314/421-3200
Hd: David Koppelmann

BOATMEN'S NATIONAL BANK
P.O. Box 7365 63177
314/425-7700 Tr$7.4 Bil
Hd: Reuben M. Morriss III, ExecVP&SrTO
PersTr: Daniel E. Singer, SrVP
CorpTr: Calvin C. Cole, VP
ComTrF: Robert E. Fischer, SrVP
TrInv: Russell W. Murphy, SrVP
EmplBen: James R. Clement, VP
TrOpers: Larry L. Janson, SrVP
Nb: William W. James, SrVP
Forsyth Branch:
7800 Forsyth Blvd. 63105
314/889-7200

BOATMEN'S NATIONAL BANK
2604 S. Jefferson Ave. 63118
314/771-8833
Hd: Linda Ellis, Mgr

BREMEN BANK & TRUST CO.
P.O. Box 5470 63147
314/231-6015 Tr$20 Mil
Sylvia M. Franklin, TO

CENTERRE TRUST COMPANY OF ST. LOUIS
510 Locust St. 63101
314/231-9300 Tr$9.6 Bil
Hd: John H. Biggs, CEO
Eugene F. Williams, Jr., Chm
PersTr: Martin E. Galt, III, ExecVP
TrInv(Eqty): James B. McGuire, SrVP
TrInv(FI): Robert J. Franklin, SrVP
TrOpers: Robert McK. Jones, SrVP
EmplBen: Rollin C. Woltjen, SrVP
Nb: Richard J. Dodge, SrVP
CorpTr: H. Eugene Bradford, VP
TDP: John Eggerding, VP

LANDMARK BANK
10 S. Brentwood Blvd., Ste. 204 63105
314/889-1960 Tr/u$1 Mil
Thomas C. Wangelin, Jr., VP
Charles W. Lynch, VP
Wayne B. Davis, AsstVP
James A. DeGuire, VP
Neal Alster, FinConslt

LINDELL TRUST CO.
P.O. Box 14917 63178
314/652-6600 Tr$10 Mil
Hd: John A. Shiell, Pres

MERCANTILE BANK.,NatAssn
Main P.O. Drawer 387 63166
314/425-2600 Tr$7.2 Bil
Hd: Walter F. Gray, ExecVP
PersTr: Thomas J. Doherty, SrVP
Mktg: Ronald A. Stahl, VP
Everett J. Kalkbrenner, VP
InstSvcs: Gary F. Grammer, VP
InvSubsd: John H. Blixen, III, Pres
CorpTr: George L. Dixon, SrVP
TrOpers: Richard Brown, VP

PIONEER BANK AND TRUST COMPANY
2211 S. Big Bend Blvd. 63117
314/644-6600 Tr$12.5 Mil
Hd: Kevin J. Hennessey, VP&TO

SOUTH SIDE NATIONAL BANK IN ST. LOUIS
3606 Gravois Ave. 63116
314/776-7000 Tr/o$75 Mil
Hd: Cort L. Bick, VP&TO
PersTr: Wayne E. Page, TO
TrOpers: Steven L. Ray, AsstVP
TrProb: D. Sue Doering, AsstTO
CorpTr: Gina Snow

St. Louis County

COMMERCE BANK OF ST. LOUIS, N.A.
8000 Forsyth Blvd., P.O. Box 11356 63105
314/726-2255 Tr$700 Mil
Hd: J. Michael Deege, ExecVP&SrTO
Thomas K. Edelmann, VP&TrCoun
PersTr: Michael C. Erb, SrVP&TO
RE: Daniel L. Field, AsstVP&TO
CorpTr,EmplBen: H. Esserman, Jr., SrVP&TO
TrInv: Carl C. Enloe, SrVP&TO
EBPtfol: Ronald C. Gerdel, VP
TrPtfol: Larry E. Kaestner, VP
ComTrF: Paul H. Garrison, AsstVP&TO
TrOpers,TDP: Laurie A. Hayek, AsstVP&TOpO
Nb: Richard E. Drummond, SrVP&TO

GUARANTY TRUST COMPANY OF MISSOURI
7701 Forsyth, Ste. 1200 63105
314/725-9055 Tr$247 Mil
Hd: Jas. A. Finch, III. Pres&CEO
William R. Diepenbrock, ExecVP&COO
PerTr: Joe R. Morris, VP
TrInv: D. N. Eckles, AsstVP
EmplBen: Ellen Daniels, EBO
TrOpers: Janet M. Burch, VP
Nb: Terry Verzal, VP

MARK TWAIN NATIONAL BANK
1630 S. Lindbergh Blvd. 63131
314/997-7444 Tr/o$300 Mil
Hd: Stanley D. Miller, Pres&CEO
Robert W. Wolters, Chm
Nb: James W. McLaughlin, SrVP
CommlTr: George Lange, SrVP
EmplBenInv: John V. Davis, SrVP
TrOpers: Kathy A. Quann, VP
EmplBenAdm: Julie Woulfe, AsstVP
PersTrAdm: Donna Botkin, AsstVP
TrCoun: Elsa M. Steward
TrMktg: Michael Weisbrod, VP

Sedalia

SEDALIA MERCANTILE BANK & TRUST CO.
P.O. Box 1147 65301
816/827-3311 Tr$1 Mil
Hd: George A. Indestad, Pres

Sikeston

BANK OF SIKESTON
104 E. Center St. 63801
314/471-1200 Tr$1 Mil
Hd,PersTr,TrOpers: Mona L. McReynolds, TO
CorpTr,TrInv,ComTrF,EmplBen,Nb,TDP:
Richard Adams, AsstTO

Springfield

THE BOATMEN'S NATIONAL BANK OF SPRINGFIELD
P.O. Box 1157, S. S. Sta. 65805
417/836-6200 Tr$250 Mil
Hd: Richard L. Brodbeck, SrVP&TO
PersTr,CorpTr: James R. Brock, TO
EmplBen: John K. Adair, TO
TrInv: William R. Hardie, VP
ComTrF,TrOpers: Reta Garnier, TO
Nb: William D. Raine, TO

COMMERCE BANK OF SPRINGFIELD
1661 Boonville 65803
417/869-5411 Tr$80 Mil
Hd: J. Sam Williams, III, ExecVP
PersTr,TrOpers: Patrick Fish, TO
CorpTr,EmplBen,Nb: Brett Picotte, TO

EMPIRE BANK
P.O. Box 3397 GS 65808
417/881-3100
(Branch of Central Bank, Jefferson City)
Hd: Bill Reser, SrVPMktg

GREAT SOUTHERN & LOAN BANKING
1451 E. Battlefield 65804
417/887-4400
Hd: John Payton, TO
William V. Turner, Pres&TO
Don M. Gibson, ExecVP&TO
M. Brent Hendrix, Legal&TO
Mktg: William B. Rabourn, FVP

MERCANTILE BANK OF SPRINGFIELD
417 St. Louis 65805
417/868-4545 Tr$125 Mil
Hd,PersTr,CorpTr,Nb:
Chas. A. Fuller Jr., SrVP&SrTO
PersTr: Pat Speiser, 1stVP&TO
James B. Johnson, AsstTO
TrInv: Ken Homan, AsstTO
EmplBen: Brian Lutz, AsstTO
TrOpers: Dianne Stapleton, VP&TO

Trenton

TRENTON TRUST CO.
816 Main St. 64683
816/359-2232 Tr$4.1 Mil
Hd,PersTr,CorpTr,TrInv:
George Constant, SrVP&TO
Phyllis Robinson, AsstTO
TrOpers: Lois Hann, AsstVP&TO

Warrensburg

CITIZENS BANK
615 N. Maguire 64093
816/747-7141

Washington

FRANKLIN COUNTY MERCANTILE BANK
P.O. Box 337 63090
314/239-7741 Tr$3.2 Mil
Hd: Mary K. Sprick, TO

MONTANA

Billings

FIRST INTERSTATE BANK OF BILLINGS, N.A.
First Interstate Center, 401 N. 31st St.
P.O. Box 30918 59116
406/255-5230 Tr$154 Mil
Hd,Nb: David L. Haft, VP&TO
PersTr,CorpTr: Lee Hafner, VP&TO
Prob,PersTr: Steven J. Depner
TrInv: Steven G. Cherrier, AsstVP
EmplBen: Gregory L. Schmidt, TO
TrOpers,ComTrF: Edith Nelson, TOpO

FIRST TRUST COMPANY OF MONTANA
(First Bank System, Inc.)
P.O. Box 30678 59115
406/657-8124 Tr$225 Mil
(Trust Division Offices in Bozeman, Great Falls, Helena & Missoula)
David L. Servies, Pres&CEO
Barry M. Edward, VP,REO&Treas
Edward V. Eve, EBO
Helen M. Hancock, TO&Sec
Fred Springsteen, VP&TO
Royal C. Johnson, VP&IO
Sherrie Pantle, TOpO
E. William Webster, TO
Marilyn F. Byrd, CTO
Deborah Kuykendall, CTO

NORWEST CAPITAL MANAGEMENT & TRUST CO., MONTANA
Corporate Office
Norwest Bank Bldg., P.O. Box 30058 59117
406/248-7344 Tr$510 Mil
(Branches in Great Falls & Helena)
R. M. Nelson, CEO&Pres
M. A. Mathews, Jr., ExecVP
Billings Office:
Mgr: Howard Vralsted, VP
Richard F. Rigler, AsstVP
Jean A. Edwards, TO
Gerri M. Rowe, AsstTO
John H. Skogmo, AsstVP
Louise Hoffmann, AsstCont

Bozeman

FIRST SECURITY BANK OF BOZEMAN
P.O. Box 910 59715
406/587-0641 Tr$1.7 Mil
Hd: Philip R. Sandquist, Pres
PersTr,CorpTr: Ronald R. Farmer, AsstTO

FIRST TRUST COMPANY OF MONTANA
(First Bank Systems, Inc.)
P.O. Box 730 59715
406/587-5451
(Branch of Billings)
Hd: Charles A. Wendtland, SrTO&TrCoun

Glasgow

TRUST CORPORATION OF MONTANA
P.O. Box 69 59230
406/228-2155
(Branch of Great Falls)
Marilyn Maxness, TO

Great Falls

FIRST INTERSTATE BANK OF GREAT FALLS
425 First Ave., N., P.O. Box 5010 59403
406/761-1750 Tr$17 Mil
Hd: Karen B. Hudson, AsstVP&TO

FIRST TRUST COMPANY OF MONTANA
(First Bank System, Inc.)
300 Central, P.O. Box 5000 59403
406/761-2650
(Branch of Billings)
Hd: Daniel C. Ewen, VP&Mgr
N. Patrick Butler, TO

NORWEST CAPITAL MANAGEMENT & TRUST CO., MONTANA
21 Third St. N., P.O. Box 5011 59403
406/761-0200
(Branch of Billings)
Mgr: Thomas H. Ellis, VP
Jeffrey M. Mahon, TO
Robert K. Doerk, Jr., AsstTO

TRUST CORPORATION OF MONTANA
P.O. Box 2308 59403
406/727-2050 Tr$103 Mil
(Branch in Glasgow)
Hd: Robert B. Bragg, Pres
Larry Lemaster, VP&TO
Donald L. Knutson, VP&TO
Jo Ann Hopp, TO
Cyndi Birkholz, AsstTO
Joyce Arbach, AsstTO

★Helena

FIRST TRUST COMPANY OF MONTANA
(First Bank System, Inc.)
P.O. Box 1678 59624
406/443-6161
(Branch of Billings)
Hd: L. Don Short, VP&Mgr
Thomas McCleary, TO

NORWEST CAPITAL MANAGEMENT & TRUST CO., MONTANA
350 N. Last Chance Gulch 59601
406/443-4700
(Branch of Billings)
Mgr: M. A. Mathews, Jr., ExecVP
David L. Roberts, VP
Gregory A. Hughes, AsstVP
John B. Gibson, AsstTO
Daryl Clingingsmith, AsstTO
Elizabeth Faye Logan, AsstTO
Gary J. Dunn, AsstIO
Marion R. Keithcart, AsstTO
Joan Morello, AsstIO
Gregory E. Olson, TxO

Miles City

FIRST SECURITY BANK & TRUST OF MILES CITY
700 Main St., P.O. Box 250 59301
406/232-3620
Hd: Robert C. Lucas, Pres&TO

Missoula

FIRST INTERSTATE BANK OF MISSOULA, N.A.
P.O. Drawer B 59806
406/721-4200 Tr$50 Mil
Hd: Susan K. O'Neil, VP&TO
Janan B. Jones, TO

FIRST TRUST COMPANY OF MONTANA
(First Bank System, Inc.)
P.O. Box 7969 59801
406/728-0670
(Branch of Billings)
Hd: Steven Polhemus, SrTO&Mgr

Shelby

TOOLE COUNTY STATE BANK
P.O. Box M 59474
406/434-5528 Tr/u$1 Mil
Hd: John E. Parker, VP

NEBRASKA

Alliance

ALLLIANCE NATIONAL BANK & TRUST CO.
124 W. Third St., P.O. Drawer E 69301
308/762-2300
Mark L. Andersen, TO
Eva Knight, AsstTO

THE GUARDIAN STATE BANK & TRUST CO.
P.O. Drawer A 69301
308/762-4400 Tr$70.6 Mil
Hd,Nb: J. R. O'Neal, II, TO
PersTr: W. A. Seiler, TO

Aurora

THE FARMERS STATE BANK & TRUST CO.
1234 L St. 68818
402/694-2111 Tr$3 Mil
Hd: Tom Darbro, SrVP&TO

FIRST NATIONAL BANK & TRUST COMPANY IN AURORA
P.O. Box 329 68818
402/694-3136 Tr$8 Mil
Hd,PersTr: Rita E. Petersen, VP
EmplBen,TDP,TrOpers: David LaFerla, AsstTO
Robert Robak, AsstCsh
Audrey Vaught, TOpO
Nb: James E. Koepke, Pres

Beatrice

FIRST NATIONAL BANK & TRUST CO.
120 N. 6th St. 68310
402/223-4041 Tr$4 Mil
Hd: Harold R. Deitemeyer, Pres&TO
John B. Dando, ExecVP&TO
Don Johnson, VP&TO
Sherry A. Payne, Csh&TO

Bellevue

BANK OF BELLEVUE
100 American Plaza 68005
402/291-1400 Tr$15 Mil
Hd, PersTr,EmplBen,Nb: Rick R. Sanders
CorpTr,TrOpers,TDP: Karen A. Hosier
TrInv: Gary Haertlein

TRI-COUNTY BANK & TRUST
1001 Fort Crook Rd. 68005
402/733-3000 Tr$2 Mil
Hd: Rick R. Sanders
PersTr,TrOpers: Karen A. Hosier
TrInv: Gary Haertlein

Broken Bow

NEBRASKA STATE BANK & TRUST CO.
P.O. Box 688 68822
308/872-2466 Tr/o$1 Mil
Jo Woodward, Csh

Columbus

COLUMBUS BANK & TRUST CO.
2501 13th St., P.O. Box 98 68601
402/564-1234
Hd: Robert C. Labenz, ExecVP&TO
Harold J. Luchtel, Pres&AsstTO

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 730 68601
402/564-1481 Tr$52 Mil
Hd: Wayne E. Grachek, Sr., VP&SrTO
John Scott, TO
Elizabeth Haskins, TO

NEBRASKA (Cont'd)

Cozad

COZAD STATE BANK & TRUST CO.
P.O. Box 2000 69130
308/784-2000 Tr$4.5 Mil
Hd: John C. Adams, TO

FIRST BANK & TRUST CO.
P.O. Drawer B 69130
308/784-2515 Tr/u$1 Mil
Hd: J. J. Konen

Elkhorn

BANK OF ELKHORN
P.O. Box 469 68022
402/289-2551 Tr$2.2 Mil
Hd: D. Sonja Pohl, TO

Falls City

RICHARDSON COUNTY BANK & TRUST CO.
P.O. Box 248 68355
402/245-2486 Tr$2.5 Mil
Hd,TrInv,Nb: John H. Morehead, Pres
PersTr,TrOpers: K. Voegele, VP

Fremont

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 1209 68025
402/727-1100 Tr$30 Mil
Hd: Jeffrey S. Flores, AsstVP
TrOpers: Beth Meyer

FREMONT NATIONAL BANK & TRUST
152 E. 6th St. 68025
402/721-1050
Hd: Joseph E. Twidwell, SrVP&TO
PersTr,Est: Thomas G. Kelly, VP&TO
TDP: Jolene Kasper

Gothenburg

THE GOTHENBURG STATE BANK & TRUST CO.
900 Lake Ave. 69138
308/537-7181 Tr$4.6 Mil
Hd: Matthew H. Williams, CEO
PersTr,TrOpers: Duane Oliver, VP

Grand Island

FIRSTIER BANK GRAND ISLAND
P.O. Box 2006 68802
308/382-3100 Tr$20 Mil
(Branch of Omaha)
Hd: Richard K. Rabe, AsstVP

FIVE POINTS BANK
2015 N. Broadwell Ave. 68801
308/384-5350 Tr$9.7 Mil
Hd: W. W. Marshall, Jr.

NORWEST BANK, GRAND ISLAND
202 W. Third St. 68801
308/382-7222
(Branch of Omaha)
W. T. (Chip) Essex, VP&Mgr
Ronald L. Adams, VP&Adm
Robert Dwyer, VP&FM

OVERLAND NATIONAL BANK
P.O. Box 1688 68802
308/382-4800 Tr$30 Mil
Hd: Mary Kay Tuma, VP&TO
TrOpers: Nancy Kincanon, AdmAsst

Hastings

NORWEST BANK HASTINGS
747 N. Burlington 68901
402/463-3817
(Branch of Omaha)
W. T. (Chip) Essex, VP&Mgr
Marsha Pond, AsstTO

Hemingford

BANK OF HEMINGFORD
P.O. Box 157 69348
308/487-3314

Humboldt

HOME STATE BANK & TRUST CO.
P.O. Box 127 68376
402/862-2311 Tr$3.4 Mil
Co-Admin: Melba J. Cook, VP,Csh&TO
Charlene E. Schuetz, VP&TO

Imperial

ADAMS BANK & TRUST OF IMPERIAL
545 Broadway 69033
308/882-4286 Tr$1 Mil
Hd: John Adams, Pres&TO

Kearney

FIRST NATIONAL BANK & TRUST CO. OF KEARNEY
P.O. Box 578 68848
308/234-1818 Tr$22 Mil
Harold Oldfather, ChmBd
DivHd: Leo L. Henricksen, TO&SrVP
Laurence L. Jepson, Pres&TO
DeptHd: Pamela A. Colling, TO
Laura Miller, TrClk

GUARANTY TRUST CO.
2222 First Ave. 68847
308/234-2424 Tr/u$1 Mil
Hd: Wayne R. McKinney, ChmBd&TO
– Mrs. Jackie Purdy, TrAdmO

PLATTE VALLEY STATE BANK & TRUST CO.
P.O. Box 430 68847
308/234-2424 Tr$14 Mil
Hd: Wayne R. McKinney, TO&ChmBd
TrOpers: Jackie Purdy, TrAdmO

Lexington

LEXINGTON STATE BANK
7th & Lincoln Sts. 68850
308/324-5691 Tr$6.0 Mil
Hd: Jon Thornburg, VP&TO
TrOpers: Betty Nelson, AsstTO

★ Lincoln

FIRSTIER BANK, NATIONAL ASSOCIATION, LINCOLN, NE
13th & M Sts. 68501-1008
402/471-1346 Tr$612 Mil
Hd: Harold J. Dawson, Jr., VP&Mgr
PersTr: Robert Chancellor, VP&Mgr
CorpTr: Lavon McBride, AsstVP&Mgr
TrInv: William S. Eastwood, VP&Mgr
EmplBen: Norman Wilson, VP&Mgr
TrOpers: Judeen Carstens, AsstVP&Mgr
Prob: Richard Emery, VP&Mgr
Farm: Charles Marquardt, VP&Mgr
Nb: Jerry B. Weber, VP&Mgr
Tax: Jody Herrmann, Mgr
EmplBenMktg: C. John Guenzel, VP&Mgr

GATEWAY BANK & TRUST CO.
1 Lincoln Gateway 68505
Tr$4 Mil
Eames Irvin, SrVP&TO
Harry P. Seward, III, VP&TO

NATIONAL BANK OF COMMERCE TRUST & SAVINGS ASSN.
NBC Center 68501
402/472-4411 $493 Mil
Hd: Vincent T. Goeres, SrVP&TO
PersTr: David E. Asche, VP&TO
CorpTr: Jan Hindman, TO
EmplBen: Michael D. Donnelly, VP&TO
TrOpers: Richard D. Filbert, VP&TOpO
Nb: Vicki Ladegard, TrMktgO
FM: Keith W. Carlson, VP

UNION BANK & TRUST CO.
3643 S. 48th St. 68506
402/488-0941 Tr$60 Mil
Hd: R. B. Frey, SrVP&TO
TrInv,ComTrF,EmplBen:
Ken Backemeyer, SrVP&TO
TrOpers: Phyllis Beum, AdmAsst
Nb: R. David Wilcox, VP&TO

McCook

FIRST NATIONAL BANK
P.O. Box 371 69001
308/345-1575 Tr/u$1 Mil
Hd: Harold E. Larmon, Pres&TO

McCOOK NATIONAL BANK
P.O. Box 740 69001
308/345-4240 Tr$1 Mil
Hd: P. Mark Graff, SrVP
PersTr: Angus Garey
Peter M. Graff
TrOpers: Velda Ferguson

Minden

MINDEN EXCHANGE BANK & TRUST CO.
P.O. Box 179 68959
308/832-1600 Tr$16 Mil
Hd,TrInv: A. C. Hove, Jr., ChmBd&TO
TrInv: Ray Van Norman, Pres&TO
PersTr,CorpTr: Clara R. Benson, AsstTO
TrOpers: Marion Beck, TOpO

Nebraska City

FARMERS BANK AND TRUST COMPANY
P.O. Box 725 68410
402/873-5573 Tr$6.75 Mil
Hd: Arvon J. Marcotte, Pres&TO
PersTr,TrOpers: John T. Stark, TO
Nadine Frakes, TO

OTOE COUNTY NATIONAL BANK & TRUST CO.
911 Central Ave. 68410
402/873-3388 Tr$4 Mil
Hd: Rick R. Sanders
Kelly H. Doty, AsstTO

Neligh

THE NATIONAL BANK OF NELIGH
P.O. Box 129 68756
402/887-4143 Tr$1 Mil
(Branch in Verdigre)
Barbara C. Hughes, TO
Randy Helgren, Pres
William R. Bates, SrVP&AsstTO

Norfolk

THE DeLAY FIRST NATIONAL BANK & TRUST COMPANY
401 Norfolk Ave., P.O. Box 13 68701
402/371-1001 Tr$23 Mil
Hd: B. M. DeLay, Pres&TO
PersTr,CorpTr,EmplBen: Daniel B. Flood, TO
TrInv: Elmer Mohl, ExecVP&TO
TrOpers: Gina Guill

North Platte

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 10 69103
308/532-1000 Tr$26.5 Mil
Hd: Donald D. Kilgore, VP&TO
TrOpers: Kim Steger
TDP: Kathy Horn

McDONALD STATE BANK
P.O. Box 220 69103
308/532-2300 Tr$1 Mil
Hd: J. W. McDermand, Pres

NORTH PLATTE TRUST CO.
P.O. Box 458 69103
308/532-3511 Tr/u$1 Mil
Hd: Ron Watson, Pres&TO

Ogallala

ADAMS BANK & TRUST
315 N. Spruce St. 69153
308/284-4071 Tr$10.8 Mil
Hd: Peter H. Hansen, TO

Omaha

AMERICAN NATIONAL BANK
8990 W. Dodge Rd. 68114
402/399-5000 Tr$115 Mil
Hd,PersTr,CorpTr,TrInv: John J. Guthmann, TO
EmplBen,TrOpers,Nb: David S. McIntire, TO
TDP: Doris Garms, AsstTO

DOUGLAS COUNTY BANK & TRUST CO.
6015 N.W. Radial Hwy. 68104
402/551-4310 Tr$63 Mil
Hd: Richard D. Mullin, SrVP&TO
PersTr: Patrick Coyle, VP&TO
Nb: Kirsten Baldock, AsstTO

FIRST NATIONAL BANK OF OMAHA
P.O. Box 3128 68103
402/341-0500 Tr/o$550 Mil
Hd: Robert E. Johnson, SrVP
CorpTr: Marc M. Diehl, TO
PersTr: H. David Neely
TrInv: Tom W. Allen, TO
ComTrF: Richard Chapman, TO
EmplBen: David P. Greer, TO
TrOpers: Al Schulz, TO
Nb: T. J. Gaughen, MO
TDP: D. L. Vuagniaux, OpO
Ann Turco, OpO

FIRSTIER BANK, N.A., OMAHA
1700 Farnam St. 68102
402/348-6350 Tr$1.9 Bil
(Branch in Grand Island)
Hd: Thomas N. Moore, ExecVP
PersTr: Donald W. Engdahl, VP
CorpTr: Jack B. Wheeler, VP
ComTrF,EmplBen: Stanley A. Traub, VP
TrOpers: John P. Cermak, VP
Nb: Stephen R. Lundholm, VP

NORWEST BANK NEBRASKA, N.A.
P.O. Box 3959 68103
402/536-2260 Tr$700 Mil
(Branches in Grand Island & Hastings)
Hd: Ronald G. Weber, SrVP
PersTr: Harry P. Yosten, VP
CorpTr,EmplBen: J. Richard English, VP
InstTrInv: Michael R. Kingston, VP
PersTrInv: Patrick M. Miner, VP&TO
TrOpers: Susan Joe, TOpO
Nb: Stephen Stroud, VP

PACKERS BANK AND TRUST CO.
4710 S. 23rd St. 68107
402/731-4900 Tr$2.603 Mil
Hd: Donald E. Dworak, ExecVP&TO
Douglas Kozeny, TO

Schuyler

THE SCHUYLER STATE BANK & TRUST COMPANY
68661
402/352-2401 Tr$2.258 Mil
Hd: Ronald J. Krejci, Pres&TO
PersTr,CorpTr,TrInv,ComTrF:
Larry L. Bazata, ExecVP&TO
Gwen M. Mach, TOpO

Scottsbluff

SCOTTSBLUFF NATIONAL BANK & TRUST CO.
1620 Broadway 69361
308/632-2155 Tr$37 Mil
Hd: D. E. Hittner, VP&TO

Seward

THE JONES NATIONAL BANK AND TRUST COMPANY OF SEWARD
P.O. Box 469 68434
402/643-3602 Tr$9.6 Mil
Hd: Velda R. Roberts, VP&TO

Verdigre

THE NATIONAL BANK OF NELIGH
68783
402/668-2205
(Branch of Neligh)
Mgr: Kirk K. Cisler, Mgr,SrVP&AsstTO

Wayne

STATE NATIONAL BANK & TRUST CO.
P.O. Box 130 68787
402/375-1130 Tr$8 Mil
Hd: David R. Ley, Pres&TO
Thomas C. McClain, VP&SrTO
TrInv: Robert Jordan, ExecVP&TO
TrOpers: Lorie L. Bebee, AsstTO

York

FIRST TRUST CO. OF YORK
P.O. Box 484 68467
402/362-4402 Tr$44 Mil
Hd: Robert V. Jones, Pres

YORK STATE BANK & TRUST CO.
P.O. Box 39 68467
402/362-4411 Tr$19.5 Mil
Hd: Katherine A. Bartling, AsstVP&TO
TrOpers: Rhonda Harris, TOpO

NEVADA

Elko

FIRST INTERSTATE BANK OF NEVADA
P.O. Box 471 89801
702/738-3126
(District Trust Office of Reno)
Hd: Doug Reimer, RegMgr

Las Vegas

First Interstate Bank

FIRST INTERSTATE BANK OF NEVADA
P.O. Box 15188 89114
702/791-6447
(District Office of Reno)
Hd: Wayne Williams, SrVP&ExecTO
BrMgr: Mark Dreschler, VP
CorpTr: Gail Bishop, TrAdm
TrOpers: Terry Shamburger
CourtTr: Robert Hayes, TrAdm
Nb: Robert Johnson, AsstVP&TrSvcsO
Jeb Bidart, AsstVP&TSO

NEVADA NATIONAL BANK
233 S. Fourth St. 89101
702/386-3612
(Branch of Reno)
Hd: Marlene Kirch, VP
PersTr: Chris Munhall, AsstVP
EmplBen: Phil Gardner, TO

NEVADA STATE BANK
P.O. Box 990 89125
702/383-4261 Tr$120 Mil
Hd,EmplBen: Jim Mitchell, VP
PersTr: Sally Morrill, AsstVP&TO
TrInv: Juneen Horch, AsstVP&TO
TrOpers: Denise Prescott, TrSupv

PIONEER CITIZENS BANK OF NEVADA
P.O. Box 19260 89132
702/731-2222
(Branch of Reno)
Hd: Elaine Frazier, AsstVP&TO

SECURITY BANK OF NEVADA
P.O. Box 26208 89126
702/877-4990
(Branch of Reno)
Lorri Jackson, AsstVP&TO

VALLEY BANK OF NEVADA
P.O. Box 98555 89193-8555
702/386-1285 Tr$4.1 Bil
(Branch in Reno)
Mgr: Monte L. Miller, SrVP
SpecSituaMgr: D. Reed Sorenson, VP&SrTO
PersTrMgr: David M. Campbell, AsstVP&TO
CorpCustDeptMgr: Mark H. Bouchard, AsstVP&TO
Lisa Porter, TO
InvDeptMgr: Blayne A. Ence, AsstVP&IO
Ken W. Fong, IO
Milton Ames, IO
CorpTrDeptMgr: Francine Schartz, VP&TO
EmplBenDeptMgr: Gary L. Adkins, VP&TO
Doris Williams, AsstVP&TO
Donald Shewmaker, TO
SupportSvcsDeptMgr: John L. Leger, VP&TO
Karen J. Lewallen, TO
Matthew Garban, TO

Reno

FIRST INTERSTATE BANK OF NEVADA
P.O. Box 30100 89520
702/784-3258 Tr$1 Bil
(Branches in Elko & Las Vegas)
BrMgr: John Maher, VP
TrInv: R. M. Lee, VP
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TrInv: David G. Williams, SrVP
Nb: Kenneth Morris, SrVP
EmplBen: Daniel P. Dunn, VP
TrOpers: Robert L. Vankirk, VP

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TrInv: William A. Toohey, TO
Nb: Richard M. Sargent, VP&TO
Robert Gelsi, TO

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Trlnv: A. J. DiMatties, VP&SAMO
Nb: Kenneth Silverstein, VP&TO
William Luff, AsstVP

NEW JERSEY NATIONAL BANK
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(Branch of Trenton)
Hd: James H. Caulfield, VP
PersTr: Philip R. Snow, VP
Nb: Albert J. Goss, VP

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BRUNSWICK BANK & TRUST
352 George St. 08903
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Hd: Barbara Servon, VP&TO

PEOPLES NATIONAL BANK OF CENTRAL JERSEY
385 George St. 08901
201/846-2100
(See Bridgewater listing for First National Bank of Central Jersey)

Newark

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(Regional Trust Offices in Atlantic City, Flemington, Hackensack, Hightstown, Millburn, Moorestown, Morristown, Red Bank, Ridgewood, Spring Lake, Wayne, Westfield, & Woodbury. First Fidelity Trust, N.A., Florida, with offices in Boca Raton and Sarasota is a wholly owned non-deposit[illegible] trust company, and First Fidelity Trust, [illegible] York)
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A. Daniel D'Ambrosio, ExecVP&TO
Robert H. Dunker, ExecVP&TO
PersTr: Richard P. Reitmeyer, SrVP&TO
CorpTr: Charles E. Hoos, SrVP&TO
CorpTrAdm: Keneth Benton, VP&TO
CorpTrOpers: Richard W. Schmude, VP&TO
Opers: Robert L. Nicolai, SrVP&TO
PersTr,InvSvcs: Richard Nicholson, SrVP&TO
Inst: John Walker, SrVP&TO
Gerald Reilly, VP
EmplBen: Francis P. Collins, SrVP&TO
FI: George Weckel, VP
Res: Gerald F. Zedren, VP
Mktg: Michael Watson, SrVP&TO

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PersTr: M. Bobal
CorpTr: W. Bolin
Trlnv: John J. Saueracker
EmplBen: Robert Saltarelli
Nb: J. Thomas Chiolo
TrOpers,TDP: I. Kameno

Newton

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Hd: George S. Dates, VP&TO

Paramus

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THE HOWARD SAVINGS BANK
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(Regional Trust Office of Livingston)
Nb: Robert J. Desch, AsstVP&TO

THE MIDLAND BANK & TRUST CO.
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PersTr: James A. Landers, VP&TO
TrOpers: Stephen J. Gudelski, AsstTO
TrTx: Mary Andrews, AsstTO

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Trlnv: Chia-Dann Chi, VP&SrTO
Nb: George Norman, VP&TO

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Hd: William Farley

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Trlnv: Duncan M. Lasher, SrVP
EmplBen: John M. Bonk, VP&SrTO
TrOpers: Margaret M. Arcuri, TOpO
Nb: Robert F. Schuler, VP&TO

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PersTr: Christine Tamke, TO
Trlnv: Hilton Jervey, SrVP
Nb: Grace Wreaks, VP

Princeton

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76 Nassau St. 08540
609/921-6800
(Trust Office of Morristown)
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Myles R. Callaghan, VP
Nb: James E. Doyle, VP

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609/987-3200
(Regional Trust Office of Hackensack)
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Trlnv: Steven D. Stern, VP
PersTr: William Hazelton, VP
Nb: John Wiercinski, VP

Princeton Junction

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Michael O'Brien

Randolph

UNITED JERSEY BANK
711 Rte. 10 07869
210/328-2474
(Regional Trust Office of Hackensack)
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Nb: Maryalice Raushi, AsstVP

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07701
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(Branch of Edison)
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Trlnv: Jean Wetzel, TO
Nb: William J. Gilmour, AsstTO

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PersTr: Lawrence J. Sheehan, SrVP
Peter N. Sonderfan, SrVP
Leonard M. Nedswick, VP&TO
Trlnv: Albert L. Lawrence, SrVP
Opers: Barbara Gasparini, VP
EmplBen: Diana Voltzow, TO
Nb: John O'Leary, TO

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Mgr: M. Ray Berberian, VP&TO

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Nb: Joseph M. Gazdalski, VP

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TrInv: Lee T. Smith, Jr., ExecVP
TrOpers: Vincent J. Morsden, VP
Nb: Joseph J. Verbaro

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Neil Feier, VP&TO
CorpTr: Jamie Schenck
TrOpers: Kathy Quay, AsstTOpO
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Admin: Richard J. Betz, SrTO
Nb: Muriel E. Primm, AsstVP&TO

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(Branch of Elizabeth)
PersTr: Alexander Chiemingo, AsstVP&TO

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PersTr: Mike Provine, VP
CorpTr: Vincent J. Serock, VP
TrInv: Thomas J. Holt, AsstVP
TrOpers: Burt Lewis, VP
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CorpTr,ComTrF,TrOpers: Ernest Bisbal, TO
TrInv: William J. Schneider, Jr., VP&IO

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Mgr: William Caspare, VP&TO

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Nb: Sheila M. Coronella, AsstVP

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Peter J. Larsen, TO

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TrInv: Charles W. Hastings, ExecVP
ComTrF: Gregory C. Clark, ExecVP
TrOpers: Bruce H. Ballehr, VP
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Corporate Financial Center 07095-0984
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Kathleen D. Gain, TO

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CorpTr,EmplBen: R. E. Thomas, TO
TrInv: Joni K. Pierce, TrInvO
TrOpers: Noreen Kwaswan, AsstVP

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CorpTr,EmplBen: Harvey N. Monroe, VP&TO
TrOpers: Michael L. Erwin, VP&TO
TrInv: Thomas E. Gorman, VP&TrInvO
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Christel Garcia, AsstVP&TOpO
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Clovis

Clovis, New Mexico

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TrOpers: Karl E. Hecht, TO

SUNWEST BANK OF CLOVIS N.A.
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505/769-2222 Tr$20 Mil
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TrOpers: Dorothy Winn, VP&AsstTO

Espanola

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505/624-5000 Tr$25 Mil
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505/622-3441
(Trust Office of Albuquerque)
BrMgr: Sylvian Gillespie, VP&TO
Dixie Edwards, TO

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CorpTr: Donna Bailey
TrOpers: Vivian M. Montoya

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(Branch in Los Alamos)
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Prob,Nb: Jack L. Houchen, VP&TO
PersTr,Adm: Mark French, AsstVP&TO
Frances C. De Baca, AsstVP&TO
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TrOpers: Jerry Pogemiller, AsstVP&TOpO

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Agcys: Lori Gorby, TrAdm
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NEW YORK

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TrInv: John W. Meyer, AsstTO
EmplBen: Thomas P. White, TO
TrOpers: Diane M. Welsh, AsstTO

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(Corporate Headquarters and Eastern Region)
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PersTr: Richard F. Galvin, VP&SrTO
TrInv: John J. Quinlan, VP&IO
EmplBen: Geoffry S. Brooks, TO

UNION NATIONAL BANK
State Street Centre, 80 State St. 12207
518/270-1350 Tr$160 Mil
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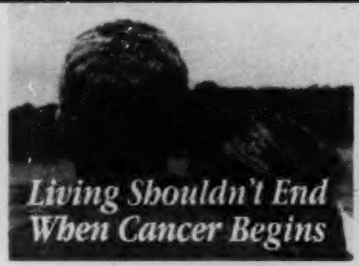

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Est: Patricia Pullman, AsstTO
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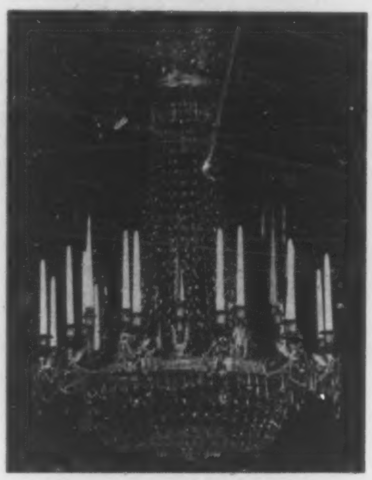

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TrMgr: Mrs. Jean F. Holleman, VP

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(Regional Trust Dept. of Lumberton)
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(Trust Office of Cleveland)
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EmplBen: Timothy A. Molloy, SrTO
CorpTr: Thomas Donelan, SrTO
TrInv: Michael Brumm, VP&TO
PersTrInv: T. A. Murphy, VP&TO
InstTrInv: Marilyn J. Osborn, VP&TO
TrOpers: Michael D. Baker, VP

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513/579-2081 Tr$1.8 Bil
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PersTr: O. Wayne Schneider
CorpTr: Jacqueline M. Dever
TrInv: Thomas C. Diehl
EmplBen: James F. Thompson
TrOpers: Daniel F. Eckstein
Nb: Michael C. Josephson
StkTrans: William Parsons

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TrAdm: Frank I. Harding III, ExecVP
TrInv: Richard C. Hyde, ExecVP&ChIO
PersTr: Hilton P. Young, SrVP
TrFinSvcs/Mktg: Ronald G. Gymer, SrVP
CorpTr: William T. Renz, SrVP
EmplBen: Gary W. Queen, SrVP
TrOpers: John Stulak, Jr., SrVP
InvRes: James R. Kirk, SrVP-Dir
PersTrInv: Paul D. Neidhardt, SrVP
EmplBenInv: Dennis M. Grapo, SrVP

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TrInv: Latham W. Murfey, SrTrInvO
EmplBen: Betsy Langer Kapp, VP&TO
TrOpers: Richard H. Lindoerfer, AsstVP

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PersTr,ComTrF: Louis E. Daugherty, VP
Mark W. Immelt, VP
Thomas R. Becker, VP
Nb,CorpTr,EmplBen: James J. McGuire, SrVP
CorpTr,EmplBen: Donald J. Bisesi, VP
Sls&Est: Timothy J. Connors, VP
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CorpTr: R. Daniel Sadlier
TrInv: David Y. Handlir, VP
TxDept: Charles Peterson, VP
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CorpTr,ComTrF: Kenneth Dorset, TO
TrInv: Trotter Collier, TO
EmplBen,TrOpers,TDP: Roger Borchers, AsstVP
Nb: Michael R. Miller, TO

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One First National Plaza 45402
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PersTr: Rebecca Hawk Roess, VP&TO
TrInv,TrOpers: Woodrow W. Stroud, Jr., VP&TO
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Nb: Laura K. Dutiel

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CorpTr,EmplBen: Jon E. Mittler, VP&TO
TrInv,ComTrF: Richard J. Rolfes, VP&IO
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PersTr: Mary Goddard

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CorpTr,TrOpers: Diane Rowe, TO
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G. Sue DeChant, AsstTO
TDP: Laraine Bailey

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EmplBen: Charlotte Hardin, TO
TrOpers: Rebecca A. Greeno

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ComTrF,TrOpers: K. Bevec, Supv
EmplBen: J. R. Donaldson, VP&TO
TrInv: R. Fenwick, VP&IO
Nb: R. Gareta, AsstVP&TBDO
TDP: J. Tura, Supv

West Union

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TrOpers: Kay Johnson
Nb: W. Beasley
R. Steele

Wilmington

NATIONAL BANK AND TRUST COMPANY
48 N. South St. 45177
513/382-1441 Tr$58 Mil
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Ray Bartel, AsstVP
Mary Kay McMillian, TOpHd

Wooster

WAYNE COUNTY NATIONAL BANK
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EstAdmin: C. Richard Jones, VP&TO
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TrOpers: John Wal, AsstVP&TO
EmplBen: Patrick A. Sebastiano, AsstVP&TO
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(Branch of Canton)

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614/452-9901
(Branch of Newark)
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Nb: Stephen Litwiller

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EmplBen: Robert G. O'Brien, TO
TrOpers: John W. Carr, AsstTO

OKLAHOMA

Ada

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Allen J. Crouch, VP&TO
Orin R. Lancaster, VP&TO
Lynn E. Heasley, VP
H. L. Hayden, AsstVP
William R. Buckles, VP&Csh
J. Michael George, AsstVP
Clint A. Elliott, AsstVP
Mary Davison, Aud&AsstCsh
E. A. Ware, AsstCsh

Ardmore

EXCHANGE NATIONAL BANK AND TRUST COMPANY
P.O. Box 789 73402
405/223-5000 Tr$61 Mil
Hd: Charles F. Williams, SrVP&TO
TrAdmin: Mary Frances Carroll, AsstVP
TrOpers: Michael A. Rodriguez, TOpO

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 69 73401
405/223-1111 Tr$35 Mil
Hd: Charles R. Milner, SrVP&SrTO
PersTr: Dianna L. Dean, AsstVP&TO
TrOpers: Dana G. Williams, TOpO

Bartlesville

FIRST NATIONAL BANK
P.O. Box 2248 74005
918/337-3290
Hd: Betty H. Dalrymple, SrVP&SrTO
TrTx: Glenn Jamison, VP&TO
Geraldine Knipmeyer, AsstTO
TrOpers: Bertha Lanckriet, VP&TO
Sheila Evans, AsstTOpO
TrInv: Larry Watson, VP&TrInvO

UNION BANK & TRUST
P.O. Box 939 74005
918/336-8610
Hd: Charolette L. Morrison, SrVP&SrTO
Jack I. Seidle, VP&TO
TrOpers: Barbara Reynolds
Linda M. Farnan, TO

Bixby

CITIZENS SECURITY BANK & TRUST CO.
P.O. Box 130 74008
918/366-8264 Tr$10 Mil
Hd,TrInv,Nb: James W. Allison, ExecVP&TO
PersTr,EmplBen,TrOpers: Russell Smith, VP&TO

Blackwell

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 31 74631
405/363-3313
Hd: Joe Berry Cannon, Pres&TO
Bill Chambers, ExecVP&TO
Virginia Mardis, ExecSec&AsstTO

SECURITY BANK & TRUST CO.
P.O. Box 151 74631
405/363-1940 Tr$15 Mil
Hd: W. W. Rodgers, ChmBd&CEO
TrOpers: Doris Samuel, AsstVP&TO

Broken Arrow

THE FIRST NATIONAL BANK & TRUST CO.
P.O. Box 70 74013
918/251-5371 Tr/u$1 Mil
(Assets Managed by The Trust Company of Oklahoma, Tulsa, Oklahoma)
Robert Eskridge, TO

Chickasha

CHICKASHA BANK & TRUST
1924 S. 4th St. 73018
405/222-0550 Tr/u$1 Mil
Hd: Richard A. Fitzpatrick, SrVP&TO

FIRST NATIONAL BANK & TRUST CO.
302 Chickasha Ave. 73018
405/224-2200 Tr$10 Mil
Hd: Patrick A. Brooks, SrTO
PersTr: Joe Alford, TO
TrOpers: Kay Ratcliff, AsstTO

OKLAHOMA NATIONAL BANK & TRUST CO. OF CHICKASHA, OKLA.
P.O. Box 1008 73023
405/224-6000 Tr$13 Mil
Hd: Robert B. Bates, Pres&TO
PersTr,CorpTr,TrInv,ComTrF: Steve Blasingame, AsstVP&TO
TrOpers: Marquetta Ramsey, AsstTO

Clinton

FIRST NATIONAL BANK AND TRUST COMPANY IN CLINTON
P.O. Box 9 73601
405/323-2311 Tr$10 Mil
Hd: F. A. Sewell, III
PersTr,CorpTr,TrInv,ComTrF,EmplBen: Florence Hayes
TrOpers: Carrie Crow

OKLAHOMA BANK & TRUST CO.
P.O. Box 99 73601
405/323-2345 Tr$1 Mil
Hd: G. W. Lowry, Jr., Pres

Cushing

FIRST NATIONAL BANK & TRUST CO. OF CUSHING
P.O. Box 11071 74023
918/225-3434 Tr/u$1 Mil
(Assets Managed by The Trust Company of Oklahoma, Tulsa, Oklahoma)
Patricia Fielding, TO

Duncan

FIRST BANK & TRUST CO.
P.O. Box 580 73533
405/255-1810
Hd: Dale E. Davis, Pres&TO
Loyd C. Cowan, SrVP&TO
Kathryn Bigham, AsstVP&TO

SECURITY NATIONAL BANK & TRUST CO.
P.O. Box 1468 73533
405/255-5860 Tr$73 Mil
Hd,TrInv,Nb,ComTrF: Hal H. Pennington, SrVP&TO
PersTr: Virginia Brenneis, VP&TO
TrOpers,TDP: Lynnette Irwin, AsstTO
EmplBen: Brad Blystone, AsstTO

Durant

DURANT BANK & TRUST CO.
P.O. Box 130 74702
405/924-2211 Tr$2.5 Mil
Hd: William Fahrendorf, VP&TO

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(Branch of Lawton)
Hd: Wilma Wilson, VP&TO
Clarice March, Csh&AsstTO

CITIZENS NATIONAL BANK & TRUST CO.
P.O. Drawer 340 73036
405/262-5144 Tr$2 Mil
Hd: Gregory Parker, VP&TO

CENTRAL NATIONAL BANK & TRUST CO.
P.O. Box 3448 73701
405/233-3535 Tr$160 Mil
Hd,EmplBen,Nb: Roger Austin, SrVP&TO
PersTr: Stella Knowles, VP&TO
CorpTr: Ralph Kremeier, VP&TO
TrInv: Ron G. Barnes, ExecVP&TO
SecurTrading: Kayle Costello, AsstTO
TrOpers: Sharon Walker, AsstTO

Guthrie

FIRST NATIONAL BANK
202 W. Oklahoma St. 73044
405/282-4415 Tr$3.5 Mil
Hd: Robert J. Moses, CEO&TO
Kay Hudson, VP&TO

FIRST STATE BANK & TRUST CO.
P.O. Box 520 73044
405/282-0470
Hd: Charles Mood, Pres&TO

Guymon

CITY NATIONAL BANK & TRUST CO.
P.O. Box 410 73942
405/338-6561 Tr$30 Mil
Hd: Wm. L. Thompson, VP&TO
TrAdmin: Virginia L. Wester, AsstVP&TO

Holdenville

FIRST NATIONAL BANK & TRUST
P.O. Box 790 74848
405/379-3307 Tr/u$1 Mil
Hd: H. L. Palmer, ExecVP&TO

Kingfisher

KINGFISHER BANK & TRUST CO.
P.O. Box 419 73750
405/375-3121 Tr$4.7 Mil
Hd: Waynard Hasenfratz, Pres&TO
TrOpers: George Brownlee, VP&TO

THE PEOPLES NATIONAL BANK
320 N. Main St. 73750
405/375-5911 Tr$1 Mil
Hd,PersTr,CorpTr,TrInv: Merrill Burruss, Jr.
TrOpers,Nb,TDP: Peggy F. Reherman, AsstTO

Lawton

AMERICAN NATIONAL BANK
P.O. Box 1349 73502
405/353-6500 Tr$2.1 Mil
Hd: Elva Neely, VP&TO

CITY NATIONAL BANK & TRUST CO.
P.O. Box 2009 73502
405/355-3580 Tr$5 Mil
Hd: Paul Ellwanger, TO

SECURITY BANK & TRUST CO.
P.O. Box 489 73502
405/353-7700 Tr$12 Mil
Hd: Jack Slaybaugh, VP&TO
Cindy Gatliff, AsstTO

Madill

FIRST AMERICAN NATIONAL BANK
P.O. Box 823 73446
405/795-3343 Tr/u$1 Mil
Hd: David C. Dunn, ExecVP,Csh&TO

McAlester

THE FIRST NATIONAL BANK & TRUST CO.
P.O. Box 948 74502
918/426-0211 Tr$16 Mil
Hd: Clark Bass, ChmBd
TrOpers: J. W. Allford, Csh&AsstTO
Judy A. Echols, AsstTO

Miami

THE FIRST NATIONAL BANK & TRUST CO. OF MIAMI
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918/542-3371 Tr$5 Mil
Hd: Sue L. Thompson, VP&TO
T. J. Archer, TO

SECURITY BANK & TRUST CO.
P.O. Box 880 74355
918/542-6661 Tr$12 Mil
Hd: Robert C. Tyson, Pres&TO

Muskogee

CITIZENS NATIONAL BANK & TRUST OF MUSKOGEE
P.O. Box 1967 74402
918/683-6611
Hd: Joe F. Morris, SrVP&TO

COMMERCIAL BANK & TRUST CO.
P.O. Box 488 74401
918/687-6321 Tr$46 Mil
Hd,PersTr,CorpTr,Nb: Dave L. Blakeburn, SrVP&TO
Est,Gd,EmplBen,Nb: Carol Burris
TrOpers,TDP: Elaine Henderson

FIRST NATIONAL BANK & TRUST CO. OF MUSKOGEE
P.O. Box 68 74402
918/683-7611 Tr$32 Mil
(Assets Managed by The Trust Company of Oklahoma, Muskogee, OK)
Hd,PersTr: M. E. Thornley, Jr., SrVP
ComTrF: Janet K. Metzger, AsstVP
EmplBen: B. J. Coffman, VP

THE TRUST COMPANY OF OKLAHOMA
208 W. Broadway 74401
918/683-6761 Tr/o$40 Mil
(Branch of Oklahoma City)
Nb,PersTr: M. E. Thornley, Jr., SrVP
ComTrF: Janet K. Metzger, AsstVP
EmplBen: Betty J. Coffman, VP
TrInv: See Tulsa Office

Norman

BANK OF OKLAHOMA
P.O. Box BB 73070
405/329-2400
Hd: Patrick Smith, TO

CITY NATIONAL BANK & TRUST CO.
P.O. Box 1167 73070
405/321-6444 Tr/o$3 Mil
Hd: Don Symcox, Pres

SECURITY NATIONAL BANK & TRUST CO.
P.O. Box 900 73070
405/321-7170 Tr$51 Mil
Hd: Lewis W. Beckett
PersTr,CorpTr: Sherry A. Farris
TrInv: Joan Rainer
EmplBen: Holly Russell

Nowata

FIRST NATIONAL BANK
P.O. Box 432 74048
918/273-1227
Hd: Bryan L. Lee, ChmBd,Pres&TO
George L. Hangs, AsstTO

★ Oklahoma City

BANK OF OKLAHOMA, OKLAHOMA CITY, N.A.
P.O. Box 24128 73124
405/272-2166 Tr$274.7 Mil
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CorpTr: Marjorie Mathes, VP&TO
TrCoun: W. F. Pralle
EmplBen: Ellen Helmey, VP&TO
TrOpers: Andrea Allen, AsstVP

FIRST INTERSTATE BANK OF OKLAHOMA N.A.
P.O. Box 25189 73125
405/272-4211 Tr/o$2.1 Bil
TRUST & INVESTMENTS:
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SpecFinSvcsGp: Jerry Goff, SrVP&TO
CorpTr: Dave Gallman, SrVP&TO
TrInv: Lee Liscom
EmplBen: Bud Burch, VP&TO
PersTr,Est: Ray Kolker, VP&TO
RE,Oil&Gas: Bert Bezdicek, VP&TO
ComTrF,TrOpers,TDP: Dick Kedy, VP&TO
Nb: Karen Gretchen, VP&TO

FOUNDERS BANK & TRUST CO.
P.O. Box 12449 73157
405/751-9520 Tr$51 Mil
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PersTr: Brenda Martin, AsstTO

LIBERTY NATIONAL BANK & TRUST CO.
P.O. Box 25848 73125
405/231-6438 Tr$950 Mil
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PersTr: Donald E. Balaban, SrVP&SrTO
CorpTr: Jake Riley, SrVP
John H. Brown, SrVP
TrInv,ComTrF: Charles Johnson, SrVP
Dennis Olsta, SrVP
EmplBen: C. A. Hartwig, SrVP
TrOpers: Melvin E. Burch, SrVP

NICHOLS HILLS BANK & TRUST COMPANY
6410 Avondale Drive 73116
405/848-6811
Thomas J. Connolly, SrVP

THE TRUST COMPANY OF OKLAHOMA
6307 Waterford Blvd., Ste. 100 73118
405/848-8899 Tr$175 Mil
(Branches in Muskogee & Tulsa)
Nb,EmplBen: Carl Randolph Everest, ChmBd
EmplBen: Carl L. Shortt, Jr., ExecVP
PersTr: Jerry M. Williams, SrVP
TrInv: Gary Philpott, SrVP

UNION BANK & TRUST COMPANY
P.O. Box 12669 73157
405/949-7274 Tr/o$21 Mil
(Assets Managed by The Trust Company of Oklahoma, Oklahoma City, OK)
Hd: Denver C. Leasure, ExecVP&TO

Okmulgee

CITIZENS NATIONAL BANK & TRUST CO.
P.O. Box 1117 74447
918/756-7910 Tr/u$1 Mil
(Assets Managed by The Trust Company of Oklahoma, Tulsa, OK)

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FIRST NATIONAL BANK & TRUST CO.
P.O. Box 878 73077
405/336-5562 Tr$5.697 Mil
Hd: Carl B. Hamm, Pres&TO
Joe C. Sewell, Jr., ExecVP&AsstTO
Anna Lou Randall, VP&TO
Duane E. Palovik, SrVP&AsstTO

Ponca City

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 1151 74602
405/762-1644 Tr$34.6 Mil
Hd: John W. Warren, SrTO
Edward L. Morton, VP&TO
AsstHd: Kathryn L. Wright, TO
Evelyn Swope, TO

SECURITY BANK & TRUST CO. OF PONCA CITY
P.O. Box 311 74601
405/765-4444 Tr$119 Mil
Hd: Debra J. Morrow, TO
CorpTr: Dorothy Vanover, AsstTO
TrOpers: Wanda Vick, AsstTO

Sapulpa

AMERICAN NATIONAL BANK & TRUST CO.
P.O. Box 1408 74067-1408
918/224-3210
Hd: Elmer Neel, SrVP&TO

Shawnee

AMERICAN NATIONAL BANK & TRUST CO.
P.O. Box 1089 74802-1089
405/273-5000 Tr$55 Mil
Hd,CorpTr,Nb: Ralph G. Spencer, SrVP&TO
PersTr,TrInv: W. H. Yarger, VP&TO
TrAdmin: Mary Jeske, TO
TrOpers: Debra Gohlke, TO
FEDERAL NATIONAL BANK & TRUST CO.
24 Main St. 74801
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CorpTr,EmplBen: Robin L. Plunkett, TO&AsstMgr
Nb: Don P. Grimes, SrVP&PresAsst

Stillwater

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 1 74076
405/372-3133 Tr$13 Mil
Hd: Rinda S. Arterbery, VP&SrTO
STILLWATER NATIONAL BANK AND TRUST COMPANY
P.O. Box 1988 74076
405/372-2230 Tr$18 Mil
Hd: Stanley R. White

Tulsa

BANK OF OKLAHOMA, TULSA, N.A.
P.O. Box 2300 74192
918/588-6000 Tr$2.5 Bil
Hd: James R. Dodd, ExecVP
PersTr: Lawrence B. Halka, SrVP&SrTO
CorpTr: Robert W. Clark, VP&TO
TrInv,ComTrF: Ned W. Schmidt, SrVP
EmplBen: Phillip J. Owings, SrVP&SrTO
TrOpers: Alan W. Kennebeck, SrVP
TrCoun: Francis G. Hawkins
Tulsa Branch:
6505 E. 101 St. 74133
918/588-6800
FIRST NATIONAL BANK & TRUST CO. OF TULSA
P.O. Box 1 74193
918/586-5380 Tr$1.1 Bil
Hd: Lawrence A. Walpole, SrVP&SrTO
PersTr: Richard M. Corbridge, SrVP&SrTO
CorpTr: Randal W. Nelson, VP&TO
TrInv: William S. Boedeker, VP&SrTrInvO
TrOpers: Patty K. Hampton, VP&TO
EmplBen: Richard A. Moser, SrVP&SrTO
FOURTH NATIONAL BANK OF TULSA
P.O. Box 2360 74101
918/587-9171 Tr$320 Mil
PersTr: Robert Roesler, SrVP&SrTO
CorpTr,EmplBen: Mary Grethen, VP&TO
Terry Freeman, TO
EmplBen: Kenneth McCauley, SrVP&SrTO
TrOpers: Richard Mason, AsstVP&TO
THE TRUST COMPANY OF OKLAHOMA
5727 S. Lewis, P.O. Box 35435 74153
918/744-0553 Tr$165 Mil
(Branch of Oklahoma City)
Paul H. Mindeman, Pres
TrInv: Andrew W. Brice, ExecVP
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EmplBen: Tim Breedlove, SrVP

UTICA NATIONAL BANK & TRUST CO.
P.O. Box 1559 74101
918/745-2400 Tr$118 Mil
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PersTr: William E. Meyer, SrVP&TO
TrInv: Lee E. Adler, SrVP&IO
ComTrF: Steven R. Philipp, TrInvO
EmplBen: Lynn F. Moyer, AsstVP&TO
TrOpers: Patricia Driskell

Vinita

FIRST NATIONAL BANK & TRUST CO.
P.O. Drawer F 74301
918/256-7811 Tr$30 Mil
Hd: Don Yarger, ExecVP&TO
Larry D. Bowie, TO
TrOpers: Derla Wise
TDP: Jan Hext
OKLAHOMA STATE BANK & TRUST CO.
P.O. Box 278 74301
918/256-5585 Tr$1 Mil
Hd: V. L. Buchanan, TO
James L. Shelton, AsstTO

OREGON

Bend

FIRST INTERSTATE BANK OF OREGON N.A.
960 N.W. Wall St. 97701
503/388-0612
(Branch of Portland)
Bill Olsen, TO
UNITED STATES NATIONAL BANK OF OREGON
P.O. Box 911 97709
503/388-8732
(Branch of Portland)
Mgr: R. W. Ager, AsstVP

Coos Bay

WESTERN BANK (Trust Dept)
P.O. Box 1227 97420
503/269-4228 Tr$28 Mil
Hd,TrInv,ComTrF: William C. Plese, VP&SrTO
PersTr: George F. Gage, TO
EmplBen,Nb: Jerry D. Sands, AsstVP&TO
TrOpers: Helen E. Farrell, AsstTO

Eugene

FIRST INTERSTATE BANK OF OREGON, N.A.
P.O. Box 10566 97440
503/687-5955
(Branch of Portland)
Hd: Scott Duttenhaver, TO
UNITED STATES NATIONAL BANK OF OREGON
P.O. Box 10308 97440
503/687-7758
(Branch of Portland)
Mgr: D. A. Frosaker, AsstVP

Medford

FIRST INTERSTATE BANK OF OREGON, N.A.
P.O. Box 580 97501
503/776-5605
(Branch of Portland)
Hd: Robert D. Diller, TO
UNITED STATES NATIONAL BANK OF OREGON
P.O. Box 1107 97501
503/776-2551
(Branch of Portland)
Hd: C. C. Heath, AsstVP&Mgr

Portland

BANK OF CALIFORNIA,NatAssn
407 S.W. Broadway 97205
503/225-2955 Tr$325 Mil
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Hd: Jess A. Rogerson, SrVP&Mgr
TrInv: Marvin J. Trachta, VP&IO
EmplBen: Larry Lee, VP&TO
PersTr: Kathleen Bube, VP
TrOpers: Carol Allen
Nb: Marc Grignon, VP&TO
TrTx: Dawn Mellis, TO
TrRE: Kerry Bates, TO
FIRST INTERSTATE BANK OF OREGON, N.A.
P.O. Box 2971 97208
503/225-2377 Tr$2.2 Bil
(Branches in Bend, Eugene, Medford & Salem)
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PersTr: Grant Stebner, VP
Don Younger, AsstVP
EmplBen,Nb: Robert L. Belding, VP
Jan Dawson, VP
CorpTr: Peter Cullen, VP
TrInv: Dennis Wood, VP
Dale Annis, VP
TrOpers,Cust: Rick Meigs, VP
Tx: Kent Walton, TO
RE: Jim Wilson, VP
THE OREGON BANK
P.O. Box 2808 97208
503/222-7620 Tr$250 Mil
Hd: Robert L. Mitchell, SrVP
PersTr: Robert M. Magee, VP
CorpTr: Joan Autio, VP
EmplBenMgr: Laurie Scott, AsstVP
TrInv: Robert T. Platt, SrVP
TrOpers: Louise Freeze, AsstVP
OREGON FIRST BANK-TRUST DIVISION
P.O. Box 2882 97208
503/248-6060 Tr$3.790 Mil
Hd: Ward Schaumberg, VP&Mgr
PACIFIC NORTHWEST TRUST COMPANY
101 S.W. Main St., Ste. 1490 97204
503/295-6974 Tr$50 Mil
Hd,PersTr,EmplBen,Nb: Leroy J. Lundy, Pres
TrOpers: Janeen S. McArinch, VP&Sec
PACIFIC WESTERN BANK
P.O. Box 272 97207
503/790-7680 Tr$493 Mil
Hd: Lu Baggenstos, SrVP&ExecTO
Pers,RE: Robert L. Gardner, VP&SrTO
EmplBen: Teresa Yragi, Mgr
TrOpers: David Ristig, OpMgr
Nb: Kenneth Simpson, VP&TO
UNITED STATES NATIONAL BANK OF OREGON
P.O. Box 3168 97208
503/275-6588 Tr$2.1 Bil
(Branches in Bend, Eugene, Medford & Salem)
Hd: R. H. Lung, SrVP&ExecTO
PersTr: D. E. Fletcher, VP&TO
TrInv: S. Y. Schuster, SrVP
CorpTr: J. A. Charno, VP
Forestry: W. E. McArthur, AsstVP
EmplBen: Marcia Bennett, VP
TrOpers,TDP: C. E. Bateman, Jr., VP-Opers&TO
Nb: A. M. Gabel, VP
BusSvcsDiv: R. M. Janzik, VP&TO

★ Salem

COMMERCIAL BANK
P.O. Box 1012 97308
503/399-2994 Tr$100 Mil
Hd,ComTrF,Nb: Marvin C. Abeene, SrVP&TO
PersTr,TrInv: M. A. Hays, TO
TrOpers: Mary Graves, TOpO
FIRST INTERSTATE BANK OF OREGON, N.A.
P.O. Box 12828 97309-0828
503/399-3595
(Branch of Portland)
Hd: Thomas McGirr, AsstVP

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503/363-3136 Tr/o$150 Mil
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Hd,PersTr,CorpTr,EmplBen: Alan Bennett, VP&TO
G. Storie, AsstVP&SecurCsh
ComTrF: G. M. Blair, TO
TrOpers,TrSvcs: Michael S. Compton, AsstVP&TO
Prob: S. Rollman, TO-Adm
S. Horsley, TrAdm
Tx: K. R. Ramey, TrAdm
RE: D. Gahlsdorf, AsstMgr&TrAdm

UNITED STATES NATIONAL BANK OF OREGON
P.O. Box 14444 97309
503/399-4080
(Branch of Portland)
Hd: J. A. Perry, VP&Mgr

PENNSYLVANIA

Allentown

MERCHANTS BANK N.A.
702 Hamilton Mall 18101
215/821-7243 Tr$630 Mil
(Branches in Bethlehem & Easton)
Hd: David F. Cook, SrVP
InvMgt: D. F. Wise VP
TrSvcs: E. L. Britton, VP

MERIDIAN ASSET MANAGEMENT, INC.
645 Hamilton Mall 18101
215/439-4207
(Branch of Valley Forge)
PersSvcs: John W. Stirling, VP
InvMgt: John Lee, VP
Nb-InstSvcs: Harry E. Cover, VP
Nb-PersSvcs: Robert M. McGovern, MkgtO

NORTHEASTERN BANK OF PENNSYLVANIA
1120 S. Cedar Crest Blvd. 18103
215/820-4900
(Branch of Scranton)
Robert H. DeSilver, Jr., AsstVP
PersTr: Jeffrey Frankenfield, TO
Nb: James S. Meminger, VP

Altoona

MELLON BANK (CENTRAL)
P.O. Box 1888 16603
814/944-1030
(Branch of State College)
J. Carl Haldeman, AsstVP&TrAdmO
Jean Harkless, TrAdmO

MIDSTATE BANK & TRUST CO.
1130 12th Ave. 16603
814/946-6700 Tr$420 Mil
(Branch in State College)
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H. Randall Carper, TO
Elaine Cherry, TO
Angela Swisher, TO
Jim Campbell, TO
Bryce Harshberger, TO
Benedict J. Resig, VP&TO
Raymond Hess, VP&TO
TrInv: Ralph J. Davis, VP
EmplBenAdm: Elizabeth L. Bakoss, AsstVP&TO
TrOpers: Carl W. Bechdel, TOpO
Marie A. Civiello, TOpO
Dreana Makrush, TOpO

Apollo

APOLLO TRUST CO.
P.O. Box 247 15613
412/478-3151 Tr$15 Mil
Hd: Sally M. Bush, TO

Bangor

THE MERCHANTS NATIONAL BANK OF BANGOR
25 Broadway 18013
215/588-0981 Tr$1.5 Mil
Hd: Frank DePaolo, CEO
William M. Kessler, Csh&SrTO

Beaver

BEAVER TRUST CO.
Third & Insurance Sts. 15009
412/775-7800 Tr$65 Mil
Hd,PersTr,Nb: William V. Angeloff, VP&SrTO
TrInv,EmplBen: Denise [illegible]zura, InvCoord
TrOpers,CorpTr: Paula Derr, TO

Bedford

JOHNSTOWN BANK & TRUST CO.
15522
814/623-6136
(Branch of Johnstown)

Berwick

THE FIRST NATIONAL BANK OF BERWICK
111 W. Front St. 18603
717/752-3671 Tr$40 Mil
Hd: Leslie W. Bodle, VP&TO
EmplBen: Judy Gizenski, AsstTO
TrOpers: Marlene Eckrote, AsstTO

Bethlehem

FIRST VALLEY BANK
One Bethlehem Plaza 18018
215/865-8446 Tr$300 Mil
Hd: Hudson S. Green, SrVP
PersTr: John J. Bauer, SrTO
CorpTr,EmplBen: Joel G. Harpel, VP
TrInv: John B. Shupe, VP
TrOpers: Roy C. Miller, VP
Nb: C. Palmier Ziomund, VP
Prob: Robert W. Cox, SrTO

LEHIGH VALLEY BANK
P.O. Box 2068 18001
215/861-1769 Tr$136 Mil
Hd,PersTr,ComTrF,Nb: William L. Mannering, GpExec
PersTr: William J. Becker, TO
CorpTr,TrOpers: Charlene Hennessy, TOpO
TrInv,ComTrF: Edward A. Kramer, TrInvO
EmplBen: Mary E. Geldmacher, EBO

MERCHANTS BANK N.A.
60 W. Broad St. 18018
215/861-0802
(Branch of Allentown)

NAZARETH NATIONAL BANK & TRUST CO.
Broad St. Business Ctr., 44 E. Broad 18018
215/861-7846
(Branch of Nazareth)
George P. Kurtz, AsstTO

Biglerville

GETTYSBURG NATIONAL BANK
Main St., P.O. Box J 17307
717/677-7141
(Branch of Gettysburg)
Paul E. Renner, Pres

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BLOOMSBURG BANK-COLUMBIA TRUST CO.
11 W. Main St. 17815
717/784-1660 Tr/u$1 Mil
Hd,EmplBen,Nb: Gordon C. Boop, SrVP,Sec&TO
PersTr: J. Scott Atherton, TO
CorpTr,ComTrF: Patricia A. Fisher, TrAdm&AsstSec
TrInv: John R. Bryden, III

FIRST EASTERN BANK, N.A.
Main & Market Sts. 17815
717/784-0220
(Branch of Wilkes-Barre)
Nb: Mark W. Chamberlain, AsstVP&TO

Blue Ball

BLUE BALL NATIONAL BANK
State Rte. 23 & Township Rd. 17506
717/354-4541 Tr$20 Mil
Hd: John H. Phillips, VP
Joseph A. Myers, TO

Boyertown

NATIONAL BANK OF BOYERTOWN
P.O. Box 547 19512
215/367-6001 Tr$105 Mil
Hd,TrInv: Rolland D. Ackelson, SrVP
PersTr: Rodney R. Kline, VP
TrOpers: Karen G. Still
EmplBen: Eleanor Frain, TO
Nb: Thomas Schreiber, VP

Bradford

PENNBANK
71 Main St. 16701
814/362-5521
(Division of Titusville)
Hd: James I. Ross, VP

PRODUCERS BANK & TRUST CO.
50 Main St., P.O. Box 357 16701
814/368-3103 Tr/o$3 Mil
Donald M. Reed, Pres&AsstTO

Brockway

DEPOSIT BANK
1201 E. Main St. 15824
814/268-3735
(Branch of DuBois)
Mgr: Lloyd Johnson, AsstVP

SAVINGS AND TRUST CO. OF PENNSYLVANIA
456 Main St. 15824
814/265-8401
Jean M. Rittenhouse, VP&AsstTO

Brookville

DEPOSIT BANK
Main St. 15825
814/849-5361
(Branch of DuBois)
Mgr: William F. Reitz, AsstVP

THE SAVINGS AND TRUST COMPANY OF PENNSYLVANIA
P.O. Box 499 15825
814/849-8364
Hd: George E. Walker, VP&TO
Jean M. Rittenhouse, VP&AsstTO

Bryn Mawr

THE BRYN MAWR TRUST COMPANY
801 Lancaster Ave. 19010
215/525-1700 Tr$340 Mil
Hd: Gay P. Gervin, SrVP
PersTr: Joseph H. Bachtiger, VP
TrInv,ComTrF: Robert Innis, VP
TrOpers: Martha Shaffer, SrTO
TrTx: Tom Forrest, SrTO
EmplBen: Michael Bennett, SrTO
Nb: Jack Edmonds, VP

Burnham

RUSSELL NATIONAL BANK
111 N. Logan Blvd. 17009
717/248-9616
(Branch of Lewistown)
CustSvcsRep: Barbara Baker

Butler

THE CITIZENS NATIONAL BANK OF EVANS CITY
Lewis & Hansen Aves., P.O. Box 139 16045
412/282-3440 Tr$28.4 Mil
Hd: Thomas J. Blechschmidt, SrVP&TO
EmplBen: Donna M. Weimer, TO
TrOpers: Lee Ann Sychak

Camp Hill

CUMBERLAND COUNTY NATIONAL BANK & TRUST
21st & Market Sts. 17011
717/763-5625 Tr$570 Mil
Hd,Nb: Robert M. Lane, VP&SrTO
PersTr,ComTrF,EmplBen: R. C. Kramer, AsstVP&TO
PersTr: Constance E. Stoneroad, TO&AsstSec
TrInv: Craig C. Dunn, AsstVP&TO
PersTr,Nb: J. A. Smiley, AsstVP&TO
CorpTr: M. B. Phillips, CTO

Carlisle

COMMONWEALTH NATIONAL BANK
1 N. Hanover St. 17013
717/249-2414
(Branch of Harrisburg)
Hd: Robert K. Reitzel, VP&T:Mgr

DAUPHIN DEPOSIT BANK AND TRUST CO.
2 W. High St. 17013
717/249-2323
(Branch of Harrisburg)
Hd: Thomas W. Walker, VP&TO
PersTr: Ellis A. Piper, VP&TO

FARMERS TRUST CO.
1 W. High St. 17013
717/243-3212 Tr$107 Mil
Hd,CorpTr,TrInv,EmplBen,Nb: Dennis C. Caverly
PersTr,ComTrF,TrOpers: Jane F. Burke

Chambersburg

CHAMBERSBURG TRUST CO.
P.O. Box C 17201
717/263-9201 Tr$46 Mil
Hd: Robert L. Smith, TO
Edwin P. Heckman, VP&TO

FARMERS & MERCHANTS TRUST CO.
P.O. Box T 17201
717/264-6116 Tr$55.5 Mil
Hd: Allen C. Rebok, VP
PersTr,CorpTr: Edna L. Armstrong, TO
TrInv,EmplBen: William M. L. Etter, Jr., SrTO
TrOpers. Judy V. Shade, Supv
Nb: Charles R. Porter, TO

UNITAS NATIONAL BANK
P.O. Box 777 17201
717/267-1776
(Branch of Huntingdon)
David E. Kupinsky, Esq., TO

VALLEY BANK & TRUST CO.
P.O. Box 459 17201
717/263-2265 Tr$110 Mil
Hd: Sidney M. Palmer, Jr., ExecVP
CorpTr,TrInv: James P. Gordon, VP&TO
EmplBen: Gordon M. Bankert, TO
TrOpers: Helen W. Weaver, TO

Clarion

FIRST SENECA BANK
P.O. Box 269 16214
814/226-6800
(Branch of Oil City)
Thomas A. Wenner, RegTO

Clearfield

CLEARFIELD BANK & TRUST CO.
11 N. Second St. 16830
814/765-7551 Tr$28 Mil
Hd: John L. Bailey, TO

COUNTY NATIONAL BANK
Market & Second Sts. 16830
814/765-1683 Tr$51 Mil
Hd: C. J. Peterson

Coudersport

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814/274-9150 Tr$5.5 Mil
(Branches in Emporium & Port Allegany)
Hd: Charles Updegraff, Jr., Pres
PersTr,CorpTr,TrInv,EmplBen,Nb: Thomas A. Maynard, TO
TrOpers: Dawn Newton, AsstTO

Danville

COMMONWEALTH BANK & TRUST COMPANY, NA
101 Mill St. 17821
717/275-0490
(Branch of Williamsport)
David Kupinsky, TO

FIRST NATIONAL BANK
P.O. Box 279 17821
717/275-3740 Tr$3 Mil
Hd: Mrs. Mary I. Simington, VP&TO

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CONTINENTAL BANK
E. Court St. at Monument 18901
215/348-2966
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Hd: David H. Keller, Jr., VP

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DEPOSIT BANK
P.O. Box 1046 15801
814/371-0660 Tr$88 Mil
(Branches in Brockway, Brookville & St. Marys)
Hd: D. Edward Chaplin, VP&SrTO
TrOpers: Janine K. Fennell, TO
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David W. Kidd, AsstVP

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LAUREL BANK
P.O. Box 158 15931
814/472-8400 Tr$75 Mil
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PersTr: Gail Hamaty, AsstTO
EmplBen: Luke Michelbacher, AsstTO
TrOpers: Arlene Allison, AsstTO

Elizabethtown

FARMERS FIRST BANK
143 S. Market St. 17022
717/367-1156
(Branch of Lititz)
PersTr: Wendy L. Basehoar, AsstVP
EmplBen: Patricia A. Hindermyer, EBO
Nb: Stephen E. DiNovis, TO

Emporium

BUCKTAIL BANK & TRUST CO.
2 E. 4th St. 15834
814/486-3333 Tr$17 Mil
Hd: Catherine A. Emrick, VP&TO
Donna J. Holly, AsstTO

CITIZENS TRUST CO.
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814/486-1112
(Branch of Coudersport)
Hd: Stan R. Dunsmore, BrMgr

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THE EPHRATA NATIONAL BANK
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(Branch in Meadville)
Hd: James H. Parr, ExecVP&TO
PersTr: Gary E. Garnavish, VP&TO
CorpTr: Caroline A. Swanson, TO
TrInv: Franklin E. Burns, VP
EmplBen: Beverly DiCarlo, VP
TrOpers: William S. Sapone, VP&TOpO
Nb: Wilbert L. Wagner, AsstVP

MARINE BANK
P.O. Box 8480 16553
814/871-9200 Tr$1 Bil
(Branch in Warren)
Hd: R. G. Imboden, ExecVP
PersTr: Tim Smyth, VP
DptyHd: David Cullen, SrVP
CorpTr: Alan Poust, AsstVP
TrInv: Wayne Kobble, CFA&VP
EmplBen: John Masterson, VP
TrOpers: Peter Reyburn, VP
Victoria Dobi, AsstVP
Nb: John Cresto, TO

MELLON BANK
1128 State St. 16522
814/453-7468
(Branch of Oil City)
Richard A. Schwab, VP
PersTr: Harry C. Iwig
Michael W. Hackett, VP-EmplBen
Dorothy M. LaFemina, AsstTO

PENNBANK
801 State St., P.O. Box 60 16538
814/871-1811
(Division of Titusville)
Hd: Douglas F. Ziegler, VP

Fort Granville

RUSSELL NATIONAL BANK
1250 W. Fourth St. 17044
717/248-0212
(Branch of Lewistown)
Shirley Aurand, BrMgr

Franklin

PENNBANK
210 Thirteenth St., P.O. Box 230 16323
814/432-4554
(Division of Titusville)
Hd: Robert B. Dornhaffer, VP

Gettysburg

ADAMS COUNTY NATIONAL BANK
P.O. Box 458 17325
717/334-3161 Tr$27 Mil
Hd: William T. Timmins, Jr., SrVP&SrTO
Nancy L. Reichart, VP&TO
Ronald D. Baker, TO

GETTYSBURG NATIONAL BANK
P.O. Box 250 17325
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Paul H. Ketterman, Jr., VP&TO
Patricia Kint, AsstTO&AsstSec

Greencastle

FIRST NATIONAL BANK
P.O. Box 8 17225
717/597-2137 Tr$8 Mil
Hd: Darlene Niswander, TO
Diane Cordell, TrAdm

Greensburg

SOUTHWEST NATIONAL BANK OF PA
P.O. Box 760 15601
412/834-2310 Tr$120 Mil
Hd: Irving A. Pratt, SrVP
PersTr: Paul R. Dowds, TO
CorpTr,EmplBen,Nb: W. Bradley Stroud, TO
TrInv,ComTrF: Richard D. Acita, AsstTO
TrOpers,TDP: Denis L. Kebler, AsstTO

Hamburg

HAMBURG SAVINGS & TRUST CO.
52 S. 4th St. 19526
215/562-3811 Tr$5.1 Mil
Hd: Jutta L. Bausher, TO&AsstTreas

Hanover

BANK OF HANOVER & TRUST CO.
25 Carlisle St. 17331
717/637-2201 Tr$57.0 Mil
Hd: Douglas A. Becker, VP&TO
TrInv: Gregory C. Staub
Judy Mummert, TOpO
Sharon Staub, TrAdm
EmplBen: Kristin C. Frasier

FARMERS BANK & TRUST CO. OF HANOVER
13 Baltimore St. 17331
717/637-2291 Tr$100 Mil
Hd: Gregg A. Oppedal, SrVP&SrTO
PersTr: Christine Neri, VP&TO
CorpTr: Jennifer Leib, TrAdm
EmplBen: Brett Hoffacker, AsstVP&TO
TrOpers: Amy Rebert, AsstTO

HAMILTON BANK
22 Carlisle St. 17331
717/637-2111
(Branch of Lancaster)
Hd: Raymond A. Williams, VP

Harleysville

THE HARLEYSVILLE NATIONAL BANK & TRUST CO.
483 Main St. 19438
215/256-8851 Tr$11 Mil
Hd: James Hamilton, SrVP&SrTO
Betty Yerger, TO

★ Harrisburg

THE COMMONWEALTH NATIONAL BANK
10 S. Market Sq. 17108
717/564-9500 Tr$466 Mil
(Branches in Carlisle, Lancaster, Shippensburg & York)
Hd: Jeffrey H. Sprowles, SrVP
PersTr: James H. Best, VP&SrTrMgr
EmplBen: Charles A. Robson, III, VP&TrMgr
TrInv: Jack Yates, VP&InvMgr
TaxPlng: John E. Garry, VP&TxMgr
TrOpers: Marilyn R. Book, VP&TOpMgr
E. Jeffrey Roof, VP&BusDevCo-ord

DAUPHIN DEPOSIT BANK AND TRUST CO.
213 Market St. 17101
717/255-2253 Tr$878 Mil
(Branches in Carlisle, Shippensburg and York)
Hd: George D. McKeon, ExecVP
TrAdm: Rick A. Gold, SrVP
PersTr: Charles H. Faust, VP&TO
CorpTr: F. Richard W. Cook, VP&CTO
EmplBen: Gary E. Tarbert, AsstVP&TO
InvMgr: Robert Spicer, VP
TrOpers: Enars Starks, AsstVP&TOpO
Nb: Rubin W. Johnson, EPO
Tx: Larry A. Hartman, VP&TO

FULTON BANK
Third & Locust Sts., P.O. Box 1189 17108
717/291-2522
(Branch of Lancaster)
PersTr,Nb: J. Fred Sener, VP&SrEPO
Christopher W. Kull, SrTO
EmplBen,Nb: Bruce T. Smith, VP&TO
Bentley Swartz, TO

HAMILTON BANK
222 Market St. 17104
717/234-2711
(Branch of Lancaster)
Hd: Edward A. Houck, VP&SrTO

PENNSYLVANIA NATIONAL BANK & TRUST CO.
1002 N. 7th St. 17102
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HAZLETON NATIONAL BANK
101 W. Broad St. 18201
717/459-4240 Tr$124 Mil
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PersTr: Diana L. James, AsstVP
TrInv: William C. Kringe, VP&IO
EmplBen: Charles M. Parsons, TO
EstAdm: Mary Ann Zubris, AsstTO

NORTHEASTERN BANK OF PENNSYLVANIA
P.O. Box 369 18201
717/455-1515
(Branch of Scranton)
Hd: Jerry A. Licata, VP

PEOPLES FIRST NATIONAL BANK & TRUST CO.
1 W. Broad St. 18201
717/455-7771 Tr$49 Mil
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PersTr,EmplBen,Nb: Daniel J. Steber, AsstTO
Catherine Stetz, AsstTO
CorpTr: James Fisher, AsstTO

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TrInvs: Michael B. Hephner, VP&TrInvO

Hershey

HERSHEY TRUST CO.
P.O. Box U 17033
717/534-3225 Tr$1.418 Bil
Hd,TrInv: Robert C. Allen, Pres
PersTr: Raymond T. Cameron, TO
Harry W. Heath, VP
TrOpers: John T. Shuey, Sec&Treas
Nb: V. B. Rudisill, VP

Hollidaysburg

HOLLIDAYSBURG TRUST CO.
224 Allegheny St. 16648
814/696-0211 Tr$46 Mil
Hd: Ruth B. Weaver, VP&TO
TrInv: Bruce R. Erb, VP
Paula Kelley, TO
W. Jeffery Akers, IO

Honesdale

FARMERS & MERCHANTS BANK
P.O. Box 430 18431
717/253-1096 Tr/u$1 Mil
Hd: Richard J. Shershenovich, Pres&TO
Kathleen Hunter, Csh&AsstTO

THE HONESDALE NATIONAL BANK
733 Main St. 18431
717/253-3355 Tr$6.5 Mil
Hd: Hugh Rechner, VP&TO

WAYNE COUNTY BANK & TRUST CO.
717 Main St. 18431
717/253-1456 Tr$15 Mil
Hd: Sally N. Rutherford, TO
Linda M. Sandercock, TOpO

Hummelstown

FARMERS BANK & TRUST CO. OF HUMMELSTOWN
P.O. Box A 17036
717/566-3206 Tr$4.7 Mil
Hd: Robert L. Keck, VP,TO&AsstSec

Huntingdon

PENN CENTRAL NATIONAL BANK
P.O. Box 381 16652
814/643-4180 Tr$48 Mil
Hd,CorpTr,EmplBen,Nb: Gregory P. Rensch, VP&TO
PersTr: Thomas C. Barnhart, TO
TrInv,ComTrF,TrOpers,TDP: Judith G. Fleming, TO

UNITAS NATIONAL BANK
501 Penn St. 16652
814/643-0350 Tr$11.3 Mil
(Branch in Chambersburg)
Hd: David I. Sharpe, TO

Indiana

LAUREL BANK
922 Philadelphia St. 15701
(Branch of Ebensburg)
Robert L. Douglas, SrVP&SrTO
Gail Hamaty, AsstTO

NATIONAL BANK OF THE COMMONWEALTH
Philadelphia & Sixth Sts. 15701
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TrOpers: Wm. A. Mrozowski, TO

THE SAVINGS & TRUST CO. OF PENNSYLVANIA
P.O. Box 190 15701
412/349-2900 Tr$120 Mil
Hd: G. Bruce Jenkins, VP&TO
EmplBen: Bert Ross
TrOpers: James R. Rihs

Irwin

IRWIN BANK & TRUST CO.
P.O. Box 489 15642
412/863-3100 Tr$19.6 Mil
Hd: Linda M. Rand, AsstSec&TO

Jennerstown

PEOPLES BANK & TRUST CO.
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(Branches in Jerome, Laughlintown & Somerset)
D. Kent Fonner, VP&TO

Jerome

PEOPLES BANK & TRUST CO.
P.O. Box 374 15937
Tr$12.0 Mil
(Branch of Jennerstown)
Hd: D. Kent Fonner, VP&TO

Jim Thorpe

THE JIM THORPE NATIONAL BANK
12 Broadway 18229
717/325-3631 Tr$1 Mil
Hd: George Armbruster, TO
TrOpers: Shirley Stermer, AsstTO

MAUCH CHUNK TRUST CO.
P.O. Box 289 18229
717/325-2721 Tr$4.511 Mil
Hd: Harold A. Queen, Pres&TO
Ruth M. Allen, AsstTO

Johnstown

JOHNSTOWN BANK & TRUST COMPANY
P.O. Box 98 15907
814/536-7801 Tr$88 Mil
(Branch in Bedford)
Hd: Kim Craig, SrVP&SrTO
Betty Rae Sheehan, VP&TO
Steven M. Krawick, TrInvO
David J. Cover, TOpO

THE MOXHAM NATIONAL BANK
550 Central Ave. 15902
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Hd: P. James Hayes, VP,TO&Sec

UNITED STATES NATIONAL BANK
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814/533-5397 Tr$161.4 Mil
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PersTr: Mildred L. Nelson, VP&TO
Nb: Robert L. Shaver, VP&TO
TrInv: Judith A. Nyssen, VP&TrInvO
TrOpers: David L. Mordan, VP&TO
EmplBen: James O. Schlicht, VP&TO

Jonestown

JONESTOWN BANK & TRUST CO.
17038
717/865-2112 Tr$1.5 Mil
Hd: Frederick R. Boltz, TO

Lancaster

COMMONWEALTH NATIONAL BANK
28 Penn Square 17604
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(Branch of Harrisburg)
David H. Acox, VP&TrMgr

FARMERS FIRST BANK
1635 Lititz Pike 17601
717/394-0547
(Branch of Lititz)
PersTr: Wendy L. Basehoar, AsstVP
EmplBen: Patricia A. Hindermyer, EBO
Nb: Stephen E. DiNovis, TO

THE FIRST NATIONAL BANK OF LANCASTER COUNTY
25 N. Duke St. 17602
717/396-7520 Tr$40.5 Mil
Hd,Nb: Charles C. Tunis, VP&TO
PersTr: Thomas H. Breneman, TrAdm
Mildred W. Brown, TO
Irene E. Miller, TO

FULTON BANK
P.O. Box 4887 17604
717/291-2559 Tr$370 Mil
(Branch in Harrisburg)
Hd: Richard J. Ashby, Jr., ExecVP
PersTr: Daryl Girton, VP
EmplBen: Richard J. Spangler, VP&TO
CorpTr: Tom L. Wolf, VP&CTO
TrOpers: Dennis E. Patrick, TOpO
PersTr,Nb: J. Fred Sener, III, VP&SrEPO
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Corp&InvSvcs: Jerry L. Baumgardner, VP
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Cont: Amy G. Saxton
PvtBkg: Nancy S. Colarik, SrVP
Lancaster Branch:
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Nb: Karl H. Blaesser, VP
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Nb/PersSvcs: David N. Crill, MktgO
Nb/InstSvcs: S. Kennedy, VP

Laughlintown

PEOPLES BANK AND TRUST COMPANY
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Tr$12.0 Mil
(Branch of Jennerstown)
Hd: D. Kent Fonner, VP&TO

Lebanon

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Norma J. Gibble, AsstTO

HAMILTON BANK
P.O. Box 428 17042
717/274-1471
(Branch of Lancaster)
Hd: Charles R. Hall, Jr., VP&SrTO

LEBANON VALLEY NATIONAL BANK
9th & Cumberland Sts.
P.O. Box 448 17042
717/274-6868 Tr$100 Mil
Hd: Larry H. Eberly, VP&SrTO
PersTr: Terrence L. Freeman, AsstVP
TrOpers: John P. Mentzer, AsstVP
Nb: Charles N. Parrott, AsstVP

PEOPLES NATIONAL BANK
P.O. Box 450 17042
717/274-2571 Tr$20 Mil
Hd: Louis W. Ormond, VP&TO
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FIRST NATIONAL BANK
152 Market St. 15656
412/842-1181 Tr$6 Mil
Hd: Stephen J. Pityk, VP&TO

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239 Market St. 17837
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David Kupinsky, TO

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P.O. Box 346 17837
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Charles Shaffer, VP&TrAdmO

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P.O. Box 387 17837
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Hd: Dennis Lucas, BrMgr
Nancy C. Wolfe, TO

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LEWISTOWN TRUST CO.
100 E. Market St. 17044
717/242-0381 Tr$16 Mil
Hd: James C. Dillman, VP&TO

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33 E. Market St. 17044
717/242-2361
(Branch of State College)
Mary Lisko, AsstVP&TrAdmO

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Lititz

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(Branches in Elizabethtown, Lancaster, Quarryville & Willow Street)
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PersTr: Wendy L. Basehoar, AsstVP
EmplBen: Patricia A. Hindermyer, EBO
Nb: Stephen E. DiNovis, TO

Littlestown

COMMUNITY NATIONAL BANK OF SOUTHERN PENNSYLVANIA
10 S. Queen St. 17340
717/359-5131 Tr$14.2 Mil
Hd: Barry A. Fissel, VP&TO

Lock Haven

MELLON BANK (CENTRAL)
104 E. Main St. 17745
717/893-4170
(Branch of State College)
Charles Shaffer, VP&TrAdmO
J. Parucha, TrAdm

Luzerne

LUZERNE NATIONAL BANK
18709
717/288-4511 Tr$1 Mil
Hd,TrOpers: David Hughes, TO
TrInv,Nb: John Kearney

Malvern

THE NATIONAL BANK OF MALVERN
P.O. Box 38 19355
215/647-0100 Tr/u $1 Mil
Hd: Lydia W. Bartholomew, TO
James Fooskas, Jr., AsstTO

Manheim

MANHEIM NATIONAL BANK
P.O. Box 38 17545
717/665-6801 Tr$3.5 Mil
Hd: Stephen E. Wenzel, TO
Richard K. Brosey, AsstTO

McConnellsburg

FULTON COUNTY NATIONAL BANK & TRUST CO.
100 Lincoln Way E., P.O. Box 38 17233
717/485-3144 Tr$9.048 Mil
Hd: N. Parker Knepper, TO

McKeesport

McKEESPORT NATIONAL BANK
500 Fifth Ave. 15132
412/664-8707 Tr$4.368 Mil
Hd: Donald E. Finney, VP&TO

Meadville

FIRST NATIONAL BANK OF PENNSYLVANIA
940 Park Ave. 16335
814/336-3455 Tr$35 Mil
(Branch of Erie)
Hd: Kenneth L. Montag, AsstVP&TO

MARINE BANK
P.O. Box 8480 16553
814/871-9200 Tr$1 Bil
Hd: Ronald G. Imboden, ExecVP
PersTr: Timothy Smyth, VP
CorpTr: Alan Poust, AsstVP
TrInv: Wayne Koble, VP
EmplBen: John Masterson, VP
TrOpers: Peter Reyburn, VP
Victoria Dobi, AsstVP
Nb: John Cresto, TO
Phillip Nagy, AsstVP

MELLON BANK
P.O. Box 1086 16335
814/724-6950
(Branch of Oil City)
Thomas E. Lindquist, TO

PENNBANK
201 Chestnut St., P.O. Box 441 16335
814/337-1900
(Division of Titusville)
Hd: Robert B. Dornhaffer, VP

Mechanicsburg

FIRST BANK & TRUST CO.
Main & Market Sts. 17055
717/691-4040 Tr$35 Mil
Hd,TrInv: Wayne P. Kautz, VP&TO
PersTr,TrOpers: Maria A. Tompkins, AsstTO
EmplBen,TDP: Jeffrey A. Woodward, AsstTO

Meyersdale

CITIZENS NATIONAL BANK
15552
814/634-5941 Tr$3 Mil
Hd: Mary Jane Fogle, TO

Middleburg

NCB BANK
1 W. Market St., P.O. Box 417 17842
717/837-1331 Tr$9.0 Mil
Hd,Nb: Janice C. Dreese, TO

Discretionary Trust Assets: This figure should reflect the market value of employee benefit, personal trusts, estates, and managed agencies over which each institution exercises investment discretion as reported to the F.D.I.C. on the "Annual Report of Trust Assets".

Mifflin

RUSSELL NATIONAL BANK
Main St., P.O. Box J 17058
717/436-2156
(Branch of Lewistown)
Bonnie Campbell, BrMgr

Mifflinburg

MIFFLINBURG BANK & TRUST CO.
P.O. Box 186 17844
717/966-1041 Tr$11 Mil
Mrs. Helen P. Strunk, Pres
Patti J. Middlesworth, AsstTO

Mifflintown

THE JUNIATA VALLEY BANK
P.O. Box 66 17059
717/436-8211 Tr$16 Mil
Hd: Terry S. Love, VP&TO
Kimberly A. Benner, TO
TrOpers: Cynthia L. Williams

Millersburg

MID PENN BANK
349 Union St. 17061
717/692-2133 Tr$13.8 Mil

UPPER DAUPHIN NATIONAL BANK
P.O. Box 350 17061
717/692-4781 Tr$13 Mil
Hd: Robert E. Lenker, ExecVP
Shirley Helwig, TO

Milton

COMMONWEALTH BANK & TRUST, N.A.
14 S. Front St. 17847
717/742-8731 Tr$9 Mil
Hd: Greg Katheman, BrMgr

Minersville

MINERSVILLE SAFE DEPOSIT BANK & TRUST CO.
P.O. Box L 17954
717/544-4787 Tr$16.145 Mil
Hd: Thomas A. Elliott, Jr., TO

Montoursville

COMMONWEALTH BANK & TRUST, N.A.
355 Broad St., P.O. Box 8 17754
717/368-8101 Tr$14 Mil
Andrew Baker, BrMgr
Robert A. Karschner, AsstTO
Nancy G. Montanye, AsstTO

Montrose

COUNTY NATIONAL BANK
10 Public Ave., P.O. Box 186 18801
717/278-1181 Tr$20 Mil
Hd: M. C. Baker, Pres&SrTO
PersTr,TrOpers,TDP: Reta Gardner, TO
CorpTr,TrInv,EmplBen: David W. Seipp, TO
Nb: Thomas Krupinski, AsstTO

Mount Carmel

UNION NATIONAL BANK
17851
717/339-1040 Tr$7.7 Mil
Hd: John J. Drucis, TO&AsstCsh
Ida Bevivino, AsstTO

Mount Joy

UNION NATIONAL BANK
P.O. Box 567 17552
717/653-1441 Tr$12 Mil
Hd: Charles R. Starr, VP&TO

Muncy

MUNCY BANK & TRUST CO.
2 N. Main St., P.O. Box 179 17756
717/546-2211 Tr$4 Mil
Richard H. Lloyd, Pres
Hd: William G. Ritter, TO

Nazareth

NAZARETH NATIONAL BANK & TRUST CO.
76 S. Main St. 18064
215/746-7312 Tr$60 Mil
(Branches in Bethlehem & Easton)
Hd: Barbara A. Seifert, VP&SrTO
PersTr: David W. Kidd, AsstVP
EmplBen: George P. Kurtz, AsstTO
TrOpers: Sally F. Jablonski, AsstTO

New Brighton

CENTURY NATIONAL BANK & TRUST CO.
P.O. Box 296 15066
412/843-5679 Tr$75 Mil
Hd: Richard D. Deland, AsstVP&TO
Drew E. Porter, AsstTO

New Castle

FIRST NATIONAL BANK OF WESTERN PENNSYLVANIA
101 E. Washington St., P.O. Box 1488 16103-1488
412/652-5511
Hd: Thomas S. Mansell, Esq., SrVP
BusDev: John W. Flannery, Esq., VP&TO
PersTr: Walter W. Boron, TO
TrInv: Anthony J. Maiorana, TO
EmplBen: Samuel I. Haines, VP&TO
TrOpers: Patricia B. Wingfield, TO

FIRST SENECA BANK
2 N. Mill St. 16101
412/658-2651
(Branch of Oil City)
Admin: Thomas G. Lamoree, II, VP

New Holland

NEW HOLLAND FARMERS NATIONAL BANK
P.O. Box 135 17557
717/354-4431 Tr$33 Mil
Hd: Richard P. Heilig, VP&TO
PersTr: Diane Keener
TrOpers: Dawn Fox
Nb: Mary Holbrook

Newtown

FIRST NATIONAL BANK & TRUST CO.
18940
215/968-4872 Tr$65 Mil
Hd,CorpTr,TrInv: Richard J. Fusco, VP&SrTO
PersTr,EstTax: Steven L. Friedman, TO
EmplBen,Nb: Steven T. Lees, TO
TrOpers: Kimberly G. Cole, TO

Norristown

CONTINENTAL BANK
Main & Swede Sts. 19404
215/278-4294 Tr$626 Mil
(Branches in Doylestown & Philadelphia)
Hd: C. Warren Ormerod, ExecVP
PersTr: William J. Lobley, SrVP
CorpTr: Gerald L. Hill, VP
TrInv,ComTrF: Gale S. Gillespie, SrVP
EmplBen: John N. Campbell, SrVP
TrOpers: Donald W. Rose, AdmVP
Nb: Thomas J. Vischer, Jr., SrVP

MERIDIAN ASSET MANAGEMENT, INC.
One Montgomery Plaza
P.O. Box 551 19400
215/278-8940
(Branch of Valley Forge)
PersSvcs: Marie Strycharz, VP
Nb/PersSvcs: Lot J. Rizzardi, VP
Nb/InstSvcs: Thomas A. Campbell, VP

Northumberland

NORTHUMBERLAND NATIONAL BANK
245 Front St. 17857
717/473-3531 Tr$5 Mil
Hd: J. Donald Steele, Pres
Stephen Hafer, AsstTO

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PENNSYLVANIA (Cont'd)

Oil City

FIRST SENECA BANK
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814/676-8666 Tr$416 Mil
(Branches in Clarion, New Castle, Pittsburgh & Sharon)
Hd: E. G. Heffelfinger, Jr., SrVP
PersTr: Rodney L. Campbell, VP
EmplBen: Joseph A. Mielecki, TO
Nb: Paul H. Lackey, VP&TBDO
EstSettlmt: R. Grant Carner, AsstVP

MELLON BANK (NORTH), N.A.
100 Seneca St. 16301
814/676-7123 Tr$360 Mil
(Branches in Erie & Meadville)
Hd: Gary G. Hoyt, SrVP
Larry E. Witherup, VP-TrAdm
Merle A. Bubeck, VP-TrInv
Loretta A. Strawbridge, VP-TrOpers
EmplBen: Michael W. Hackett

Palmerton

CITIZENS BANK & TRUST CO.
P.O. Box 196 18071
215/826-2457 Tr/u$1 Mil
Hd: Robert J. Kozo, AsstVP&TO

Perkasie

BUCKS COUNTY BANK & TRUST CO.
P.O. Box 125 18944
215/453-3000 Tr$130 Mil
Hd: Harold L. Dietz, SrVP&TO
EmplBen: Eric J. Muzzy, Adm
TrInv: Dale A. Sandt, VP&TrInvO
Nb: Edmond P. Hardy, NBO

Philadelphia

CONTINENTAL BANK
1500 Market St. 19102
215/564-7396 Tr$626 Mil
(Branch of Norristown)
Hd: C. Warren Ormerod, ExecVP
Nb: Thomas J. Vischer, Jr., SrVP

FIDELITY BANK, N.A.
135 S. Broad St. 19109
215/985-8029 Tr$4.9 Bil
(Branch in West Chester)
Hd: Antony Edgar, ExecVP
PersTrGp: Donald S. Mills, SrVP
InstTrGp: Corliss Boggs, VP
InstInv: Edward T. Koch, SrVP&CIO
TrOpers: Richard White, VP

FIRST PENNSYLVANIA BANK, NatAssn
15th & Chestnut Sts. 19101
215/786-8830 Tr$8.061 Bil
Hd: Stuart T. Saunders, Jr., ExecVP
AssetMgt: Courtney O. Anderson, SrVP
BusDev: James F. McHale, SrVP
TrOpers: Maureen E. Pugh, SrVP
PersSvcs: John C. Voss, SrVP
RelationshipBkg&Plng: Kathryn W. Donahue, SrVP
InstSvcs: Joseph L. Petz, DivVP
TrCont: Richard T. Pieloch, DivVP
StaffSvcs: Charles T. Harrison, AsstVP

FRANKFORD TRUST CO.
6500 Castor Ave. 19149
215/831-6521 Tr$78.7 Mil
Hd,TrInv: Gregory J. Sanginiti, SrVP
PersTr: Doris Welsh, VP
CorpTr,Nb: Thomas Mullin, TO
EmplBen: Laraine R. Daly, TO
TrOpers: Lisa Ruczynski, TOpO

THE GLENMEDE TRUST COMPANY
229 S. 18th St. 19103
215/875-3200 Tr$4.5 Bil
Hd: Thomas W. Langfitt, MD
PersTr: Joseph J. Rink, VP
TrInv,Nb: John W. Church, Jr., SrVP
TrOpers: A. E. Piscopo, SrVP

MELLON BANK (EAST) N.A.
Trust and Investment Department
Mellon Bank Center 19102
215/585-3012 Tr$6 Bil
Hd: George L. Deming, ExecVP
Charles E. Coqueron, SrVP
PersTr: Archibald Gentles, Jr., VP
EmplBen: David J. Mathies, Jr., VP
TrOpers: William H. Price, VP
Nb: Norman R. Lubin, VP
EstAdmin: Thomas J. Hayden, Jr., VP
FinInst: William C. Lambert, VP

MERIDIAN ASSET MANAGEMENT, INC.
5 Penn Center Plaza 19104
215/854-3077
(Branch of Valley Forge)
PersSvcs: William R. Weber, AsstVP
InstSvcs: Thomas C. McCoy, VP
InvMgt: Margaret M. Eisler, VP
NbMgr: Edward A. Touhill, VP
NbPersSvcs: Earl C. Pfeiffer, VP
NbInstSvcs: Thomas A. Campbell, VP

THE PENNSYLVANIA TRUST COMPANY
1435 Walnut St. 19102
215/496-3120 Tr$120 Mil
Hd: Thomas H. Darlington, Pres
PersTr,TrOpers: Paul Irwin, SrVP
TrInv: Richardson T. Merriman, SrVP
EmplBen,Nb: Nils L. Berglund, VP
DirResrcs: Walter S. Wilmanski, VP
TxDept: William A. Gurley, VP

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PNBHd: David B. Still, SrVP
PersTr: Charles B. Humpton, Jr., SrVP
CorpTr: David Montgomery, VP
InvMgtDiv: Mark E. Stalnecker, SrVP
EmplBen: Corliss Boggs, VP
TrOpers: Frank A. Barone, VP
PersNb: Peter Ingersoll, VP
EBTNb: Donald F. Carey, Jr., VP

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ExecMgtCo-ord: M. Lisa Parry, AsstVP
EmplBen: William G. McKenna, Pres,PCM
InvRsch: Malcolm C. Wilson, SrVP&ChIO
Nb: Ludlow Miller, VP
CorpTr,TrOpers: John W. McLaughlin, SrVP
DivSvc: Robert W. Schneider, Jr., VP
FinInst: Charles B. Landreth, VP
NonProfInsts: Harold S. McGay, Jr., VP
PersSvcs: Thomas K. Whitford, VP
TrMktg: Nan M. Lansinger, VP

THE RITTENHOUSE TRUST COMPANY
225 S. 18th St. 19103
215/735-1225 Tr$65 Mil
Hd: Charles J. Ingersoll, ExecVP

Pittsburgh

EQUIBANK
Two Oliver Plaza, 9th Fl. 15222
412/288-5670 Tr$250 Mil
Hd,PersTr: James W. Koch, VP
CorpTr: Diane M. O'Toole, AsstVP
TrInv,ComTrF: Lawrence J. Verny, Sr., AsstVP
EmplBen: Carol A. Youtz, VP
TrOpers: Margaret N. Zabo, TO

FIRST SENECA BANK
801 Penn Ave. 15222
412/456-2451
(Branch of Oil City)
Adm: Richard J. Gmitter, AsstVP
Nb: James Evered, VP&TBDO
Thomas E. Morkin, VP

MELLON BANK, NatAssn
Mellon Square 15230
412/234-4100 Tr$22.4 Bil
(Branches in Boca Raton & Sarasota, FL)
Hd: Donald A. McMullen, Jr., ExecVP
TrInv: Alan T. Sachtleben, SrVP
PersTr: George L. Deming, ExecVP
CorpTr: Norman R. Smith, SrVP
BusDev: Norman R. Lubin, SrVP
EmplBen: William F. Adam, VP
TrOpers: Larry W. Rinne, SrVP

PITTSBURGH NATIONAL BANK
One Oliver Plaza 15265
412/762-3000 Tr$5.72 Bil
Hd: James M. Patton, SrVP
AsstDivHd: R. Steven Bonnett, VP
PersTr: James M. Ferguson, III, VP
CorpTr: Fred J. Deramo, VP
John Martin, VP&ChIO
EmplBen: Nicholas Nilsen, VP
TrOpers: James R. Smith, VP
Nb: Phillip P. Deutsch, VP

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Pittsburgh (Cont'd)

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Hd: Donald R. Vance, SrVP
EmplBen: Henry W. Strong, VP
PersTr: Douglas W. Sherratt, VP
CorpTr: Gerald H. Kelly, VP
TrInv: Robert H. Montgomery, VP
ComTrF: Donald L. Dawson, VP
TrOpers: Anthony J. Molinero, VP
Nb: Eugene S. Bender, VP
TDP: Eugene Rogers, AsstVP

Pittston

FIRST BANK OF GREATER PITTSTON
P.O. Box 560 18640
717/654-4688 Tr$8 Mil
Hd: Earl J. Campbell, VP&TO

FIRST EASTERN BANK
P.O. Box 710 18640
717/655-7906 Tr$2.5 Mil
Hd: S. C. Battisti, SrVP
E. P. Yencha, AsstTO

Port Allegany

FIRST NATIONAL BANK
P.O. Box 97 16743
814/642-2351 Tr$1 Mil
Hd: Lloyd Eastman, TO

Pottsville

MERIDIAN ASSET MANAGEMENT, INC.
101 N. Centre St., P.O. Box 630 17901
717/628-5119, Ext. 330
(Branch of Valley Forge)
PersSvcs: John W. Stirling, VP
Nb/PersSvcs: James G. Hughes, AsstVP
Nb/InstSvcs: Michael S. Kennedy, VP

MINERS NATIONAL BANK
120 S. Centre St. 17901
717/622-2320 Tr$47 Mil
Hd: James E. Marconis, VP&TO
Anne B. Reed, TO
James T. O'Brien, TO

PENNSYLVANIA NATIONAL BANK & TRUST CO.
1 S. Centre St. 17901
717/622-4200 Tr$410 Mil
(Branch in Harrisburg)
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PersTr: Joseph R. Popson, AsstVP&TO
TrInv: Dwight H. B. Rieman, SrVP&IO
CorpTr: Frederick S. Seewald, AsstVP&TO
EmplBen: Charles D. Buehler, TO
TrOpers: Sandra L. Kramer, TOpO

UNION BANK & TRUST CO.
P.O. Box 119 17901
717/622-3011 Tr/u$2.019 Mil
Hd: Eleanor M. Schaeffer, TO

Quarryville

FARMERS FIRST BANK
301 W. Fourth St. 17566
717/786-7337
(Branch of Lititz)
PersTr: Wendy L. Basehoar, AsstVP
EmplBen: Patricia A. Hindermyer, EBO
Nb: Stephen E. DiNovis, TO

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Reading

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PersTr: Blaine E. Gaul, VP
CorpTr: James I. Houp, TO
TrInv: Lee W. Hummel, VP
EmplBen: Leslie K. Davidson, EBO
TrOpers: John H. Allen, TOpO
Nb: Carl K. Wiest, Jr., VP

HAMILTON BANK
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215/320-8000
(Branch of Lancaster)
Hd: David Logan Steele, VP&SrTO
Nb: John P. Grimes, AsstVP

MERIDIAN ASSET MANAGEMENT, INC.
35 N. Sixth St., P.O. Box 1102 19603
215/320-3111
(Branch of Valley Forge)
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InstSvcs: Raymond T. Kase, Jr., VP
NbMgr: Kenneth H. Rick, VP
Nb/PersSvcs: James G. Hughes, AsstVP
Nb/InstSvcs: Michael S. Kennedy, VP
Inv/PersSvcs: Steven A. Krupa, AsstVP
CorpTr: Richard H. Babb, AsstVP
Tx: Joseph D. Freney, VP

St. Marys

DEPOSIT BANK
101 St. Marys St. 15857
814/781-1550
(Branch of Du Bois)
Hd: Joseph Werner, VP&Mgr

PENNBANK
10 N. Michael St. 15857
814/781-7111
(Division of Titusville)
Hd: Edward H. Kuntz, VP

Schuylkill Haven

THE SCHUYLKILL HAVEN TRUST CO.
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717/385-0563 Tr$8.5 Mil
Hd: Catherine M. Krause, AsstVP&TO

Scottdale

THE SCOTTDALE BANK & TRUST CO.
P.O. Box 80 15683
412/887-8330 Tr$3 Mil
Hd: Donald Kiefer, VP

Scranton

FIRST EASTERN BANK,N.A.
Lackawanna & Washington Ave. 18501
717/969-2056
(Branch of Wilkes-Barre)
Nb: Sally O'Brien, AsstVP&TO

MERCHANTS BANK, NORTH
301 N. Washington Ave. 18503
717/961-7939
(Branch of Wilkes-Barre)
PersTr: Miss Joan S. Cassebaum, VP&TO
Nb: Rita Szymanski, AsstTO

NORTHEASTERN BANK OF PENNSYLVANIA
P.O. Box 937 18501
717/961-7158 Tr$1.2 Bil
(Branches in Allentown, Hazleton, Stroudsburg & Wilkes-Barre)
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Admin: Myron W. Yencha, GpVP
PersTr: William J. Calpin, Jr., VP
TrInv: Matthew D. Mackie, Jr., VP
ComTrF: James H. Downs, VP
SupportSvcs: Carl J. Lisman, GpVP
TrOpers: Richard C. Krapf, VP
EmplBen: Richard A. Siarniak, Jr., AsstVP
CorpTr: David C. Leondi, AsstVP
Tx: William J. Zacheiss, AsstVP

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Spruce St. & N. Washington Ave. 18503
717/346-7741 Tr$60 Mil
Hd,Nb: Robert F. Duguay, VP
CorpTr,EmplBen: Michael Kosh, Esq.
PersTr: Thomas E. Clewell, VP&AsstTO
Carol Anderson, AsstSec
TrInv: Earl W. Phillips, CIO
TrOpers: Margaret DeLucy

THIRD NATIONAL BANK & TRUST CO.
130 Wyoming Ave. 18501
717/348-8251 Tr$194 Mil
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PersTr,Prob: Ronald E. Schield, VP
David W. Seipp, AsstVP
EmplBen: Kenneth N. Godek, TO
CorpTr: Betty Sallusti, AsstTO&Sec
TrOpers,Software: David Battaglia, TOpO
TrInv: Richard Masucci, VP&TrInvO

UNITED PENN BANK
18501
717/344-7134
(Branch of Wilkes-Barre)
Nb: Kimberly A. Barrows, AsstVP

Selinsgrove

SNYDER COUNTY TRUST CO.
17870
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Hd: Jack H. Treas, VP
PersTr: Mary Jane Mitterling, TO

Sharon

FIRST SENECA BANK
7 W. State St. 16146
412/981-5300
(Branch of Oil City)
Admin: Charles S. Hersh, RegTO

McDOWELL NATIONAL BANK
E. State & Chestnut Sts. 16146
412/981-1411 Tr$150 Mil
Hd,TrInv: Harry Weightman, Jr., SrVP&TO
CorpTr,TrOpers: Rosanne Fragle
EmplBen: William J. Bishop, AsstVP&TO
Nb: George W. Ketler, TO

Shenandoah

MINERS NATIONAL BANK
2 N. Main St. 17976
717/462-2742 Tr$2 Mil
Hd,CorpTr,TrInv,EmplBen,Nb: John J. Yanal, TO
PersTr: Sandee Fritz, AsstTO
PersTr,TrOpers: Geraldine Seroka, AsstTO
CorpTr,EmplBen: John J. Yaual

Shippensburg

COMMONWEALTH NATIONAL BANK
P.O. Box 40 17257
717/532-2151
(Branch of Harrisburg)
Hd: Christopher J. Keegan, TO

DAUPHIN DEPOSIT BANK AND TRUST CO.
P.O. Box 9 17257
717/532-4131
(Branch of Harrisburg)
Hd: Thomas W. Walker, VP&TO
PersTr: Alan B. Rhinehart, AsstTO

Smethport

HAMLIN BANK & TRUST CO.
333 W. Main St. 16749
814/887-5555 Tr$5 Mil
Hd: Charles A. Crockett, VP&TO

Somerset

PEOPLES BANK & TRUST CO.
Somerset Mall Branch 15501
814/443-3644 Tr$12.0 Mil
(Branch of Jennerstown)
Hd: D. Kent Fonner, VP&TO

SOMERSET TRUST COMPANY
P.O. Box 777 15501
814/443-3661 Tr$90 Mil
Hd,TrInv,Nb: Donald E. Meese, VP&TO
PersTr,CorpTr,TrOpers: Ann B. Persun, TO
PersTr,ComTrF: Karen T. Addleman, AsstTO
EmplBen: Tine Hillegass, AsstTO

Souderton

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14 Main St. 18964
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Hd: Marvin A. Anders, ExecVP
PersTr: Fern M. Zepp, TO
CorpTr: Ellena Zienkiewicz, AsstTO
TrInv,ComTrF: D. Stuart MacAusland, TO
TrOpers,TDP: Vernon L. Clemmer, AsstTO
EmplBen: Timothy E. Mininger, TO
Nb: Murray Y. Alderfer, VP&TO
Russell M. Moyer, TrConslt

State College

MELLON BANK(CENTRAL)
P.O. Box 19 16804
814/234-6347 Tr$340 Mil
(Branches in Altoona, Lewisburg, Lewistown & Lock Haven)
Hd: C. E. Sprankle, SrVP
TrInv: John Pomeroy, Jr., VP
EmplBen: Nicholas Helf, EmplBenMgr
TrOpers: Donald W. Bilger, AsstVP
Nb: William Phillips, VP
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341 N. Science Park Rd. 16803
814/234-6302
Mary Lisko, AsstVP&TrAdmO

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814/234-5166
(Branch of Altoona)
Hd: Carole E. Yon, VP

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605/892-2536 Tr$8 Mil
Hd,TrInv: S. M. Clarkson, ExecVP
PersTr,TrInv,ComTrF,EmplBen,Nb: Jeb H. Clarkson, ILO&TO
TrOpers,TDP: Mary Kay Budmayr

Brookings

FIRST NATIONAL BANK
P.O. Box 57 57006
605/692-6294 Tr$30 Mil
Hd: Steve Myers
TrOpers: Darla Lentsch
Nb: Thomas Birath

Huron

FARMERS & MERCHANTS BANK
P.O. Box 848 57350
605/352-6444 Tr$15.5 Mil
Hd: Jim Laird, TO

Mitchell

COMMERCIAL TRUST & SAVINGS BANK
P.O. Box 907 57301
605/996-7755 Tr$48.7 Mil
Hd: James W. Stewart, ExecVP&TO
PersTr: Karen Roth, AsstTO
TrOpers: Lillian Munce, TrAdm

★ Pierre

BANKWEST N.A.
P.O. Box 998 57501
605/224-7391 Tr$13.5 Mil
Hd: Bruce O. Ley
TrOpers: Mary L. Wilson

Rapid City

FIRST BANK OF SOUTH DAKOTA, N.A.
(First Bank System)
West Division
P.O. Box 90 57709
605/394-2080
(Branch of Sioux Falls)
Hd: John M. Dunleavy, VP&TO
PersTr: Lee Granaas, TO
Sandy Hennen, TO

NORWEST BANK SOUTH DAKOTA, N.A.
815-825 St. Joseph St., P.O. Box 1040 57701
605/348-7210
(Branch of Sioux Falls)
Hd: Jerald M. Gerdes, SrVP
PersTr: Gary Gunderson, TO
Jon Oien, TO

Sioux Falls

FIRST BANK OF SOUTH DAKOTA
(First Bank System)
Main Office
141 N. Main Ave., P.O. Box 1308 57117
605/339-8600 Tr$624 Mil
(Branches in Aberdeen & Rapid City)
Hd: Thomas J. Flynn, SrVP
CorpTr: Timothy E. Hamel, AsstVP&TO
TrInv: Dennis D. Holzwarth, VP&TrInvO
TrOpers: Carol J. Rysavy, AsstVP&TO
EmplBen,PersTr: Dennis Daugaard, VP

THE FIRST NATIONAL BANK
100 S. Phillips Ave., P.O. Drawer 1186 57117
605/335-5180 Tr$250 Mil
Hd: Robert Weeks, SrVP&TO
PersTr: C. B. Hines, VP&TO
Nancy Wahlstrom, TO
PersTr,Nb: Steve Warwick, AsstVP
TrInv: M. C. Peterson, VP&TO
Peggy Dant, TO
TrOpers: H. Dean Noble, TO
CorpTr: Todd Bernhard, VP&TO

NORWEST BANK SOUTH DAKOTA, N.A.
101 N. Philips Ave., P.O. Box 1953 57117
605/339-7400 Tr$379 Mil
(Branches in Aberdeen, Rapid City & Watertown)
Hd: Orley Rath, SrVP
CorpTr,Nb: L. D. Andrews, VPofS.F.,DivMgr
EmplBen: Ross Fenn, VP
FM,PersTr: Alvin J. Meyer, AsstVP
TrOpers: Mary Jo Curtin, TO
TrInv: Dennis Hoffman, AsstVP&IO

UNITED NATIONAL BANK
P.O. Box 1348 57101
605/335-4000 Tr$55 Mil
Hd: David G. Hottmann, SrVP&TO
TrOpers: Linda Mickalowski, TO

VALLEY NATIONAL BANK OF SIOUX FALLS
1103 E. 8th St., P.O. Box 789 57117-0789
605/336-3740 Tr$10 Mil
Hd: David F. Dexter, VP&SrTO
Steve Johnson, AsstTO

Vermillion

THE AMERICAN STATE BANK
57069
(Branch of Yankton)

Watertown

FARMERS & MERCHANTS BANK & TRUST OF WATERTOWN
P.O. Box 877 57201
605/886-8401 Tr$9 Mil
Hd: Philip D. Papineau, TO

NORWEST SOUTH DAKOTA, N.A.
20 N. Maple St., P.O. Box 787 57201
605/886-8466 Tr$250 Mil
(Branch of Sioux Falls)
Hd: Dale Christensen, AsstVP

Webster

SECURITY BANK & TRUST CO.
P.O. Box 596 57274
605/345-3306 Tr$2.0 Mil
Hd: R. H. Garry, Pres&TO

Winner

FARMERS STATE BANK
P.O. Box 31 57580
605/842-1313 Tr$6 Mil
Hd: Allan Larson, Pres&TO
Richard Nelson, TO
James J. Jares, TO

Yankton

THE AMERICAN STATE BANK
P.O. Box 140 57078
605/665-9613 Tr$24 Mil
(Branch in Vermillion)
Hd: Steven M. Capitanio, VP&SrTO
TrOpers: Marsha J. Plihal, TO
Robert L. Leibrich, TO

FIRST DAKOTA NATIONAL BANK
201 W. 3rd St. 57078
605/665-7432 Tr$4 Mil
Hd: L. J. Somer, TO

TENNESSEE

Athens

THE CITIZENS NATIONAL BANK
2 Park Ave. 37303
615/745-0261
Hd: Kate Swafford, TO
TrInv: Paul Willson, TrInvO

THE FIRST NATIONAL BANK & TRUST CO.
P.O. Box 100 37303
615/745-2452 Tr$45.7 Mil
Hd,PersTr,TrInv,Nb: Michael L. Bevins, SrVP&TO
CorpTr,ComTrF,EmplBen,TrOpers:
Sheila Sterling, TO

Bolivar

HARDEMAN COUNTY BANK
809 W. Market, P.O. Box 309 38008
901/658-5219 Tr$1 Mil
Hd: Don Cherry, TO

Bristol

FIRST AMERICAN TRUST CO., N.A.
Volunteer & State Sts., P.O. Box 368 37620
615/968-4122 Tr$32 Mil
(Branch of Kingsport)
Donald W. Secrest, VP&RegMgr

FIRST TENNESSEE BANK NATIONAL ASSOCIATION
P.O. Box 438 37620
615/968-2691
Hd: Suzanne T. Donaldson, VP&Mgr
PersTrAdmin: Claudette Starrett, TO

TRI-CITY BANK & TRUST CO.
P.O. Box 429 37621
615/323-3161 Tr$17 Mil
(Member First Virginia Banks, Inc.)
Hd: L. C. Nicely, FVP&TO

Brownsville

BROWNSVILLE BANK
111 S. Washington St. 38012
901/772-1201 Tr$2 Mil
Hd: Dewey Jones, SrVP

THE FIRST STATE BANK
P.O. Drawer 929 38012
901/772-1642
Hd: B. M. Moses, VP&TO

Chattanooga

AMERICAN NATIONAL BANK & TRUST CO.
P.O. Box 1638 37401
615/757-3015 Tr$1.2 Bil
Hd: Justin G. Ferguson, ExecVP
PersTr,EmplBen: Robert C. Klose, SrVP
CorpTr: Peter T. Cooper, SrVP
TrInv: Andrew J. Muldoon, SrVP
ComTrF: Lori Payne, TrSecOpO
TrOpers: Jude Weidner, TOpO
Nb: James A. Woods, VP
TDP: Rick Chestnutt, TOpO

COMMERCE UNION BANK
633 Chestnut St. 37450
615/756-6639 Tr$140 Mil
(Affiliate of Nashville)
Hd: Larry Putnam, ExecVP&TO

FIRST TENNESSEE BANK, CHATTANOOGA
701 Market St. 37402
615/757-4436 Tr/o$203.8 Mil
Hd,PersTr: Neil B. Cofer, SrVP&TO
PersTr,Prob: Joe F. Hildreth, VP&TO
CorpTr,EmplBen: James A. Woods, TO
TrInv,ComTrF: Robert Kemp, VP&IO
TrOpers: Donald R. Keith, TO
Nb: John Watson

PIONEER BANK
801 Broad St. 37402
615/265-2551 Tr$120 Mil
Hd: Ralph M. West, ExecVP&TO
PersTr: R. Larson Mick, VP&TO
L. Thomas Sliger, VP&TO

UNION PLANTERS NATIONAL BANK
701 Chestnut St. 37402
615/752-3270
(Branch of Memphis)
Steve Scaro, VP&TO

Clarksville

COMMERCE UNION BANK CLARKSVILLE
P.O. Box 567 37041-0567
615/553-2200 Tr$3.0 Mil
Hd: Robert R. Welch, Pres
PersTr: Fred O. Murphy, ExecVP
TrOpers: Tim Kennedy, VP
Nb: Bill Wyatt, SrVP

FIRST NATIONAL BANK
P.O. Box 607 37041-0607
615/552-8677 Tr$18.6 Mil
Hd: Jere McGuffee, SrVP&TO
Mrs. Helen Seay Rhoden, VP&TO

NORTHERN BANK OF TENNESSEE
128 N. Second St., P.O. Box 508 37040
615/552-6444 Tr$23 Mil
Hd: Don C. Birdwell, VP&TO

Cleveland

CLEVELAND BANK & TRUST CO.
P.O. Box 4170 37320-4170
615/472-3261 Tr$34.4 Mil
Hd: R. H. Robbins, VP&TO
TrOpers: Fay McSpadden, TOpO

FIRST AMERICAN NATIONAL BANK OF CLEVELAND
P.O. Box 49 37311
615/472-2131
Hd: Howard Holdredge

MERCHANTS BANK
P.O. Box 1149 37311
615/479-4151 Tr$4 Mil
Hd: James H. McLain, Chm&Pres
Phyllis Whitehead, SrVP&TO

TENNESSEE (Cont'd)

Columbia

FIRST FARMERS & MERCHANTS NATIONAL BANK
P.O. Box 1148 38402
615/388-3145 Tr$55.092 Mil
Hd,TrOpers: Roy A. Hamilton, Jr., VP&SrTO
PersTr: William Massey, AsstTO
CorpTr,EmplBen: Roseann Williams, AsstTO
TrInv,Nb: Roy A. Hamilton, Jr., VP&SrTO

Dickson

DOMINION BANK OF MIDDLE TENNESSEE
(Formerly First National Bank)
719 E. College St. 37055
615/446-5151 Tr$6.4 Mil
Hd: Rena Willey, SrVP&TO
PersTr,TrInv,TrOpers: Gretchen Holladay, TO

Dresden

WEAKLEY COUNTY BANK
Church St. 38225
901/364-3131 Tr/u$1 Mil
Hd: Terry J. Oliver, TO
Jennifer R. Reavis

Dyersburg

FIRST CITIZENS NATIONAL BANK
Court & Mill Sts. 38024
901/285-4410 Tr$66.7 Mil
Hd: James L. Surface, VP&SrTO
PersTr: Sue Carolyn Akins, VP&TO
EmplBen: Paul Jones, AsstTO
TrOpers: Jennie Allen, AsstVP&TOpO

FIRST TENNESSEE BANK, NATIONAL ASSOCIATION
P.O. Box 990 38025-0990
901/286-1500 Tr$2 Mil
Hd: James O. Ewell, TO

Elizabethton

CITIZENS BANK
Broad & Lynn Ave. 37643
615/543-2265 Tr$3 Mil
Mrs. Marie McNeely, AsstTO

Fayetteville

UNION NATIONAL BANK
P.O. Box A 37334
615/433-6141 Tr$7.5 Mil
Hd: William H. Crabtree, ChmBd&CEO
TrOpers: Joan Hinson, TO
Nb: Shirley Goodman, VP

Gleason

BANK OF GLEASON
P.O. Box 231 38229
901/648-5506 Tr$1 Mil
Hd: R. H. Owen, Pres

Goodlettsville

BANK OF GOODLETTSVILLE
P.O. Box 488 37072
615/859-9366 Tr$2 Mil
Hd: Marie W. Butterworth, SrVP&TO

Greeneville

COMMERCE UNION BANK GREENEVILLE
P.O. Box 777 37743
615/639-2181 Tr$4 Mil
(Affiliate of Nashville)
Hd: Charles Houston, VP&TO

GREENE COUNTY BANK
P.O. Box 1120 37744-1120
615/639-5111
Hd: Herbert Whitfield, Pres

Humboldt

MERCHANTS STATE BANK
1214 Main St. 38343
901/784-1122
Ann Haynes, TO

Huntingdon

BANK OF HUNTINGDON
38344
901/986-5026 Tr$1.6 Mil
PersTr,CorpTr,ComTrF: Virginia Goodrum, TO
J. M. Therrell
John W. Clement
Bertie Warbritton

Jackson

FIRST AMERICAN TRUST CO., N.A.
Main & Highland Sts.
P.O. Box 309 38302
901/422-9745 Tr$40 Mil
Hd: J. H. Scott, VP&RegMgr
PersTr: Charles R. Harrison, AsstVP
Marguerite Holder, AsstVP
SS: Brenda Jones

JACKSON NATIONAL BANK
P.O. Box 549 38302
901/422-9257 Tr$24.0 Mil
Hd,PersTr,TrInv,EmplBen,Nb: James C. Scott, SrVP&SrTO
PersTr: Douglas Medlin, TO
CorpTr: Janis Kimsey, AsstTO
TrOpers,TDP: Deborah Isbell, AsstVP&TOpO

UNION PLANTERS NATIONAL BANK
P.O. Box 189 38302
901/422-9615
(Branch of Memphis)
William Hymers, VP&TO

Johnson City

COMMERCE UNION BANK JOHNSON CITY
1616 W. Market St. 37601
615/929-3138
(Affiliate of Nashville)

FIRST AMERICAN TRUST CO., N.A.
P.O. Box 1998 37601
615/282-1711 Tr$20 Mil
(Branch of Kingsport)
Donald W. Secrest, VP&RegMgr

FIRST TENNESSEE BANK NATIONAL ASSOCIATION
P.O. Box 3007 CRS 37601
615/461-1230
Mgr: Suzanne T. Donaldson, VP
PersTrAdmin: Claudette Starrett, TO

HAMILTON BANK OF JOHNSON CITY
P.O. Box 1677 37601
615/928-6441 Tr$80 Mil
Hd,TrInv,ComTrF,PersTr: Lidy C. Wyatt, Jr., VP&SrTO
PersTr: Robert Allen, TO
TrOpers: Jane Smith, VP&TO
Nb: Betsy L. Shaw, AsstVP

HOME FEDERAL SAVINGS & LOAN ASSOCIATION OF UPPER EAST TENNESSEE
2112 N. Roan St., P.O. Box 1557 37605
615/282-6311
Hd: James G. Burleson, VP&TO
PersTr: Adam B. Crouch, AsstVP
TrOpers: Marilyn Seymore

The Directory of Trust Institutions is included in a T&E subscription!

Kingsport

FIRST AMERICAN TRUST CO., N.A.
P.O. Box 1981 37662
615/229-0283 Tr$180 Mil
(Branches in Bristol & Johnson City. Affiliate of Nashville)
RegMgr: Donald W. Secrest, VP

FIRST TENNESSEE BANK NATIONAL ASSOCIATION
P.O. Box 239 37662
615/246-9311
Mgr: Suzanne T. Donaldson, VP
PersTr,Admin: Claudette Starrett, TO

Knoxville

FIRST AMERICAN TRUST CO.
P.O. Box 511 37901
615/521-5177 Tr$250 Mil
Hd,PersTr: James J. Roscoe, SrVP&RegMgr
TrInv: J. Robert Page, VP&TO
CorpTr: Sherry D. Speegle, AsstVP
EmplBen: Cherry W. Koehler, AsstVP

FIRST TENNESSEE BANK NATIONAL ASSOCIATION
P.O. Box 280 37901
615/971-2100
PersTr: Ralph Davidson
CorpTr: Bruce Mitchell
TrInv: Paul Ratliff

THIRD NATIONAL BANK IN KNOXVILLE
Market at Church, P.O. Box 2448 37901
615/544-2416 Tr$225 Mil
Hd,Nb: Earl W. Hagler, SrTO
PersTr,EstSttlmt: Tommie N. Fennell, TO
EmplBen: Lisa A. Holland, AsstTO
Lisa A. Beal, PersTrAsst

VALLEY FIDELITY BANK & TRUST CO.
P.O. Box 1991 37902
615/521-3984 Tr$750 Mil
Hd: A. H. Thompson, ExecVP
PersTr: David Moore, VP&TO
CorpTr: Bette Bacon, VP&TO
TrInv: Robert Killofer, SrVP&TO
EmplBen: Randy Miller, SrVP&TO
TrOpers: Darlene Chapman, TO
Nb: H. Hughes Clardy, VP&TO

Lewisburg

FIRST NATIONAL BANK
P.O. Box 427 37091
615/359-1515 Tr/u$1 Mil
Hd: Bill F. Garrett, SrVP&TO
Vivian H. Clift, SrVP&AsstTO

PEOPLES & UNION BANK
P.O. Box 589 37091
615/359-6222 Tr/u$1 Mil
Hd: James M. Jones, Jr., Pres

McMinnville

CITY BANK & TRUST CO.
Court Sq. 37110
615/473-2147 Tr$13.5 Mil
Hd: E. D. Busic, SrVP&TO
TrOpers: Sandy Hillis, AsstTO

FIRST NATIONAL BANK TRUST DEPT.
37110
615/473-4402
Hd: James E. Grisom, SrVP&TO
Mrs. Eva Sue Bouldin, AsstVP&AsstTO

Discretionary Trust Assets: This figure should reflect the market value of employee benefit, personal trusts, estates, and managed agencies over which each institution exercises investment discretion as reported to the F.D.I.C. on the "Annual Report of Trust Assets".

Memphis

BOATMEN'S BANK OF TENNESSEE
P.O. Box 107 38101-0107
901/762-6286
Hd: Samuel V. Shultz, SrVP&SrTO
PersTr: Sharon Hammer, VP
TrOpers: Georg R. Gray, AsstVP

COMMERCE UNION BANK
P.O. Box 1503 38101
901/458-8016
(Affiliate of Nashville)
John G. Powell, SrVP

FIRST TENNESSEE BANK NATIONAL ASSOCIATION
P.O. Box 84 38101
901/523-4530 Tr$2.033 Bil
Hd: E. Kelton Morris, ExecVP
PersTr: Wayne C. Marsh, SrVP
CorpTrSvcs: Yvonne Watson, VP
TrInv,ComTrF: William V. Pruett, Adv
TrOpers: David Taylor, TOpMgr
CorpTr: C. Douglas Kelso, III, SrVP
CorpTr,Nb: Bruce Mitchell
PersTr,Nb: Charles Gilliland

NATIONAL BANK OF COMMERCE
1 Commerce Square 38150
901/523-3208 Tr$341 Mil
Hd: J. Hallam Boyd, Jr., SrVP&SrTO
PersTr: Fletcher Haaga, FVP&TO
CorpTr,TrOpers: Robert Garmon, VP
TrInv,ComTrF: Commerce Capital Mgmt. Inc.
EmplBen: Dianne Shockley, FVP&TO
Nb: Paul Calame, SrVP&TO

UNION PLANTERS NATIONAL BANK
P.O. Box 387 38147
901/523-6200 Tr$704.4 Mil
(Branches in Chattanooga, Jackson & Nashville)
Hd: John W. Black, ExecVP
FinMgtAdm: Mary M. Perry, SrVP&SrTO
PersTr: Frank L. Lombardo, VP
CorpTr: John W. Hobart, SrVP
TrInv,EmplBen: Walter A. Haas, SrVP
RE: Bill Herbers, VP
TrAuto: Jere Pierce, VP
TrOpers: Gary Carlton, AsstVP
Nb: Mike Gates, VP
Ken Mathis, VP

Morristown

HAMILTON BANK OF MORRISTOWN
P.O. Box 1047 37816-1047
615/586-2242 Tr$27 Mil
Hd: Ima Ruth McMahan, VP&TO

Murfreesboro

MID-SOUTH BANK & TRUST CO.
P.O. Box 100 37133-0100
615/893-1000 Tr$49 Mil
Hd: David W. Hopper, SrVP&TO
EmplBen: William S. Jones, TO

★ Nashville

CITIZENS SAVINGS BANK & TRUST
401 Charlotte Ave. 37219
615/256-6193
Hd: H. H. Hill, Pres

COMMERCE UNION BANK
1 Commerce Plaza 37219
615/749-3164 Tr$1.375 Bil
(Affiliates in Chattanooga, Greeneville & Memphis)
Hd: Doyle Rippee, ExecVP
PersTr: M. Kirk Scobey, SrVP&TO
CorpTr: John Krueger, ExecVP
TrInv: Blaine Reeve, SrVP
EmplBen: Richard Dickerson, SrVP

DOMINION TRUST COMPANY
315 Union St. 37201
615/251-9299
(Trust Affiliate of Dominion Bankshares Corporation, Roanoke, VA)
RegMgr: Charles J. Vacca, FVP&TO

FIRST AMERICAN TRUST COMPANY, N.A.
First American Center 37237-0702
615/748-2350 Tr$2.2 Bil
(Trust affiliate of First American Corp. Trust Offices in Bristol, Jackson, Johnson City, Kingsport, Knoxville & Memphis)
James D. Catington, Jr., Pres&CEO
Ronald M. Holt, ExecVP&TrMgr
PersTrDivHd: Richard W. Heiden, SrVP
InstTrDivHd: Edgar J. Trocke, SrVP
TrOpers: Evans A. Mezger, SrVP
TrCoun: William A. Byrn, Jr., SrVP
InvMgtHd: Charles H. Robinson
Nb: Rob Blagojevich, VP
Bryan Fay, VP
Cont: Thomas M. Cripps, Jr., AsstVP

THIRD NATIONAL FINANCIAL CENTER
424 Church St. 37219
615/748-4246 Tr$1.5 Bil
(Affiliate, Bank of Knoxville, in Knoxville)
Hd: Wirt C. McKnight, ExecVP
TrAdmin: Alden Smith, Jr., FVP
EstSttlmt,Nb: Joseph K. Presley, VP&TO
PersTr: Leonard N. Wood, VP&TO
CorpTr: William Keith Keisling, AsstVP&TO
TrInv: Charles E. Winger, SrVP&TO
EmplBen: Larry E. Gibson, VP&TO
TrOpers: Barry S. Good, VP&TO
RE: Robert N. Power, VP&REO
Tax: Tom L. Manor, TO

UNION PLANTERS NATIONAL BANK
221 Fourth Ave. N., P.O. Box 2508 37219
615/386-7636
(Branch of Memphis)
Russ Kennedy, VP&TO

Oneida

FIRST TRUST & SAVINGS BANK
P.O. Box 309 37841
615/569-6313 Tr$2 Mil
Hd: Lorene West, TO

Pulaski

UNION BANK
P.O. Box 247 38478
615/363-6511 Tr$2.5 Mil
Donald L. King, Pres&TO
Robert D. Roe, 1stVP&TO

Sevierville

THIRD NATIONAL BANK IN SEVIER COUNTY
215 Court Ave. 37862
615/453-6121 Tr/u$1 Mil
Hd: Earl W. Hagler, VP&SrTO
PersTr: Earl Wayne Johnson, TO
TrOpers: Diana Sharp, AsstTO

Shelbyville

BEDFORD COUNTY BANK
P.O. Box 440 37160
615/684-5513 Tr/u$1 Mil
Hd: Edward Steelman, Pres&TO
PersTr: Judy Sliger, AsstTO&AsstVP

FIRST NATIONAL BANK
P.O. Box 500 37160
615/684-7511 Tr$4.5 Mil
Hd: J. H. Caperton, Jr., TO
TrInv: T. W. Hickerson, SrTO
TrOpers: Peggy F. Orrell, AsstTO

PEOPLES NATIONAL BANK
P.O. Box 680 37160
615/684-8000 Tr$5 Mil
CEO: Howard W. Tignor
Hd: L. Wayne Bomar, TO
EmplBen: Billy F. Hicks
Jean Landers, AsstTO

Springfield

FIRST TRUST CO.
P.O. Box 608 37172
615/384-3541 Tr/u$1 Mil
Hd: J. E. Bryant

Trenton

BANK OF TRENTON & TRUST CO.
P.O. Box 87 38382
901/855-2121
Hd: Dotty Jones, Pres&TO

Tullahoma

AMERICAN CITY BANK
340 W. Lincoln St., P.O. Box 1030 37388
615/455-0026 Tr$200 Mil
Hd: George Vibbert, Jr., TO
PersTr,TrInv: Mark A. Dowell
EmplBen: Nina Hammond

THE TRADERS NATIONAL BANK
P.O. Box 1000 37388
615/455-3426 Tr$1.6 Mil
Hd: C. Phil Copeland, VP
TrOpers: David P. Thomas, VP&Csh
PersTr,CorpTr,TrInv,ComTrF,Nb:
Bennie R. Garrick, Pres

Union City

COMMERCE UNION BANK UNION CITY
P.O. Box 370 38261
901/885-2330 Tr$15.3 Mil
Hd: John H. Pylant, VP&TO

TEXAS

Abilene

FIRST NATIONAL BANK
P.O. Box 701 79604
915/675-7000 Tr$240 Mil
Hd: William M. Armer, ExecVP&SrTO
PersTr: Clarence Herndon, VP&TO
Thomas Martin, VP&TO
Dick Veigel, TO
TrInv: Susan Stalcup, SrVP&TO
EmplBen: Michael Kinard, SrVP&TO
Brian Wildman, TO
TrOpers: Wanda Richard, VP&TO
Prop: Dale Cartee, VP&TO

FIRST REPUBLICBANK ABILENE, N.A.
P.O. Box 1251 79604
915/675-7500 Tr$104 Mil
Hd: Bryan T. Stratton, ExecVP&TO
CorpTr: Kirk Thaxton, AsstVP&TO
TrAdmin: Gaylon McKelvey, VP&TO

FIRST STATE BANK
P.O. Box 3218 79604
915/677-2661
Hd,TrInv: Robert E. Milstead, ExecVP
PersTr: Carolyn N. True, AsstVP
TrOpers: Connie F. Moroni, AsstVP
EmplBen: Daniel Haigler, VP
PersTr: Billie Etheredge, VP
Nb: Monty Benson, AsstVP

MBANK ABILENE N.A.
P.O. Box 3018 79604
915/673-6471
Hd: Herbert Hutchins, SrVP&TO

Alice

FIRST CITY BANK OF ALICE
P.O. Box 571 78332
512/664-0931 Tr$1.5 Mil
TrOpers: David Silva

TEXAS (Cont'd)

Alvin

ALVIN STATE BANK
P.O. Box 232 77512-0232
713/331-6411 Tr$8 Mil
Hd: Tom Blakeney, Jr., Pres&TO
Sarah Huggins, AsstTO

Amarillo

AMARILLO NATIONAL BANK
P.O. Box 1611 79181
806/378-8350 Tr$375 Mil
Hd,Nb: M. J. Trusty, SrVP&SrTO
PersTr: David Byrd, VP&TO
CorpTr,EmplBen: W. L. Dickey, VP&TO
TrInv,ComTrF: Curtis Ballard, VP&TrInvO
Farm/Ranch: John Harris, AsstVP,Fm&RchMgr
TrOpers: Dennis Spear, AsstVP&TO

FIRST NATIONAL BANK
Trust Dept.
P.O. Box 1331 79180
806/378-1900 Tr$386 Mil
Hd: Jack E. Little, SrVP&TO
PersTr,Nb: Craig Evetts, VP&SrTO
PersTr: Gary Rider, VP&TO
Penny Hale, AsstVP&TO
Prob: John Wright, TO
TrInv: Scot McCormick, VP&TrInvO
George Cason, VP&TrInvO
CorpTr,EmplBen: Fred Hancock, VP&SrTO
Tim Sinks, VP&TO
ComTrF: Nancy Ward, TO
TrOpers,TDP: Larry Roth, AsstVP&TO
Oil&Gas: Roy Ralston, Conslt
Farm/Ranch: Joe Kennedy, AsstVP&TO

TEXAS AMERICAN BANK/AMARILLO N.A.
P.O. Box 231 79182
806/378-3100 Tr$58 Mil
Hd,PersTr,Nb: Jairl P. Dowell, ExecVP&TO
TrInv,ComTrF,EmplBen,TrOpers:
Herman O. Shirly, VP&TO
Admin: Celia Waldrop, TO
Terry Wright, FM

Arlington

FIRST CITY NATIONAL BANK OF ARLINGTON
201 E. Abram, P.O. Box 325 76010
817/588-0196 Tr$80 Mil
Hd,PersTr,CorpTr,Nb: Thomas P. Jones, III, SrVP&ExecTO
TrInv: Jane Gallo, TrInvO
TrOpers: Suzanne Schoolcraft, TOpO
EmplBen: Janie Payne, AsstVP&TO

TEXAS COMMERCE BANK-ARLINGTON
P.O. Drawer 1564 76004
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Ronald L. Vargo, VP&TO
Mark J. Smith, TO
EmplBen,TrInv: Harry L. Bartay, SrVP&TO
EmplBen: Carol E. Spears, AsstVP
TrOpers: Mary Beth Buffington, TO

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PersTr: Helen Cochran-Moran, VP&TO
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EmplBen: Ed Hohenstein, VP&Mgr
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Kyle Shanks, TO
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TrOpers: Rachael Garza, TO

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David E. Hoener, Pres
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TrOpers: Joseph Rodanski, VP&TO

BANK OF ALMEDA
P.O. Box 450559 77245-0559
713/433-5623 Tr/u$1 Mil
Hd: Robert R. Bailey, SrVP&Csh

CULLEN CENTER BANK & TRUST
P.O. Box 1315 77251
713/652-7600 Tr$175 Mil
Hd,Nb: Michael L. Daugherty, ExecVP&ChmTrCom
PersTr,EmplBen: Gene Witter, SrVP&TO
PersTr: Roger Stern, VP&TO
EmplBen: Steven G. Marget, VP&TO
TrInv: Robert B. McAshan, III, SrVP&SrTrInvO
TrOpers: Peggy Kutac, VP&TOpO
Mauri Norris, TOpO

EAGLE MANAGEMENT & TRUST CO.
2001 Kirby Dr., Ste. 1200 77019
713/526-8401 Tr$1 Bil
Hd,Nb: Homer L. Luther, Jr., Chm
PersTr,ComTrF: John S. Bcce, SrVP
CorpTr: Monroe Luther, Pres
TrOpers: Gary Chumbley

FIRST CITY NATIONAL BANK
P.O. Box 809 77001
713/658-7127 Tr$1.7 Bil
Hd: Robert E. Scott, ExecVP&TO
PersTr: Tim Blair, SrVP&TO
CorpTr: Alex Baker, SrVP&TO
TrInv: Ted E. Davis, SrVP&TO
ComTrF: Vickie W. Fletchall, VP&TO
EmplBen: Karen J. Cole, SrVP&TO
TrOpers: Donald W. Guice, SrVP&TO
Nb: Janet K. Casstevens, VP&TO

FIRST REPUBLICBANK HOUSTON,N.A.
P.O. Box 2518 77252-2518
713/652-6515 Tr$2.1 Bil
Hd,PersTr: Britt D. Davis, ExecVP&SrTO
NbPersTr: Walter R. Berger, VP&TO
CorpTr: William H. Cooper, VP&TO
EmplBen: Charles T. Culpepper, VP&TO
TrOpers: Linda S. Brown
TrPropMgt: Nolan E. Fry, Jr., VP&TO
NbCorp: H. Bradbury Foster, SrVP&TO

HERITAGE TRUST COMPANY
1100 One Allen Center 77002-4870
713/757-0842 . Tr$250 Mil
John D. Kirkland, ChmBd
Lucian L. Morrison, Jr., Pres
Janet M. Hill, SrVP,Sec&AsstTreas
S. Jacquelyn Padfield, SrVP
Sue J. Prejean, SrVP,AsstSec&AsstTreas
Deborah P. Pennington, VP,Treas&AsstSec
Jo Stevenson, VP
Suzan H. Bryan, AsstVP

INTERFIRST BANK FANNIN
P.O. Box 20008 77025
713/790-1000 Tr$40 Mil
Hd,PersTr,CorpTr,TrInv,ComTrF,Nb: Pete Fisher, ExecVP
PersTr,EmplBen: Robert J. Biehl, VP

KANALY TRUST CO.
4550 Post Oak Place 77027
713/626-9483 Tr$350 Mil
Hd: E. Deane Kanaly, ChmBd&CEO
Steven P. Kanaly, Pres
Jeffrey C. Kanaly, ExecVP&CFO
PersTr: T. L. McMordie
EmplBen: Don Onstott
Inv: J. David Edwards
ComTrF: Andrew D. Kanaly
TrOpers: Stephanie Crippen
TDP: Mark G. Stiles

MTRUST HOUSTON
P.O. Box 3285 77253
713/751-6755 Tr$837 Mil
Hd: John T. Cooney, VChm
PersTr: R. Sells Neuhaus, SrVP&TO
CorpTr: J. Chris Matthews, FVP&TO
TrInv: Cyrus Reeder, FVP
EmplBen: Lonnie Parr, SrVP&TO
Nb: Terry Parsons, VP&TO
Est: David V. Boone, FVP&TO

PROVIDENCE TRUST COMPANY
1502 Augusta, Ste. 240 77057
713/266-2654 Tr/u$10 Mil
Hd: Robert M. Blaine, Jr., Pres

REPUBLICBANK HOUSTON
700 Louisiana St. 77002
713/247-6558 Tr$1.338 Bil
Hd: Richard S. White, Jr., ExecVP
PersTr: David C. Sharman, VP&TO
CorpTr: John L. Howard, SrVP&TO
TrInv: Asa L. Blankenship, SrVP&TO
EmplBen: Paul F. Brown, SrVP&TO
TrOpers: Thomas B. Hortenstine, AsstVP&TO
Nb: Walter R. Berger, VP&TO

REPUBLICBANK TRUST COMPANY SPRING BRANCH
8800 Katy Freeway 77024
713/827-3783 Tr/o$20 Mil
Hd: Walter R. Berger, VP&TO
Mrs. Jackie Ducote, AsstVP&TO
PersTr: Patrick Weaver, TO

RIVER OAKS TRUST CO.
2001 Kirby Drive 77019
713/526-2211 Tr$422.7 Mil
Hd: James F. Hurley, Pres
PersTr: Charles L. Ehrhardt, III, SrVP&TO
CorpTr,EmplBen: Ken G. Altvater, VP&TO
TrOpers: Thomas J. Radigan, Jr., SrVP&TO
Nb: Charles M. Pincumbe, VP&TO
TrInv: Eugene A. Schwinger
TrInv,ComTrF,EmplBen: Jerry D. Sides, VP&PtfolMgr

TEXAS AMERICAN BANK/GALLERIA N.A.
P.O. Box 2529 77252
713/993-8702 Tr$145 Mil
Hd,PersTr: Mark P. Day, SrVP
CorpTr: Donald M. Eplen, VP
TrInv,ComTrF: Harold M. Achziger
EmplBen: Paul A. Raisig, VP
TrOpers: Sharon A. Lester, AsstVP
Nb: Harold Perkins, TO

Texas
Commerce
Bank

TEXAS COMMERCE BANK, NatAssn
P.O. Box 2558 77252
713/236-4466 Tr$9.3 Bil
H. Michael Tyson, ExecVP-Texas Commerce Bancshares
Hd: William A. Swank, ExecVP&ExecTO
PersTr: Roy L. Collins, III, SrVP&TO
EmplBen: Don G. Robinson, SrVP&TO
CorpTr: Richard L. Melton, ExecVP&TO
Texas Commerce Investment Mgmt. Co.
Geoffrey P. Raymond, Pres
TrOpers: Kevin O'Brien, ExecVP
EmplBen,Nb: Willard B. Wagner, III, VP&TO

TEXAS (Cont'd)

Huntsville

FIRST NATIONAL BANK
1300 11th St., P.O. Box 659 77340
409/295-5701 Tr$36 Mil
Hd: Shelly Mathis
TrInv: Dave Channell

HUNTSVILLE NATIONAL BANK
77340
409/295-3701 Tr$8 Mil
Hd: T. W. Keeland, ChmBd&CEO
TrOpers: Ginger Allen, TO

Kerrville

CHAS. SCHREINER BANK
P.O. Box 1030 78028
512/896-3111 Tr$75 Mil
Hd,TrInv,Nb: Jim W. Westbrook, SrVP&TO
PersTr,CorpTr,EmplBen: Randle R. Williams, VP&TO
TrOpers,ComTrF: Wes Dorman, VP&TO
TDP: Rachel Juarez

FIRST NATIONAL BANK OF KERRVILLE
301 Junction Hwy., P.O. Box 1308 78029-1308
512/896-2424 Tr$35 Mil
Hd: Kittredge Werlein, SrVP&TO
TrOpers: Sandy Bestwina, AsstTO

La Grange

THE FIRST NATIONAL BANK
141 W. Colorado St. 78945
409/968-3136 Tr$1.030 Mil
Hd: Virginia Schroeder, Pres
Walter Stoever, VP,Csh&AsstTO

Lamesa

THE FIRST NATIONAL BANK OF LAMESA
P.O. Box 341 79331
806/872-8311 Tr$7.6 Mil
Hd: Dallas W. Woods, VP&TO

LAMESA NATIONAL BANK
P.O. Box 301 79331
806/872-5457
Hd: Elwood Freeman, Pres&TO
John J. Hegi, VP&TO
Don J. Burda, VP&TO

Laredo

INTERNATIONAL BANK OF COMMERCE
P.O. Box 1359 78042
512/722-7611 Tr$3 Mil
Hd: Arnoldo Cisneros, SrVP&TO
Eliza V. Gonzalez, AsstVP

LAREDO NATIONAL BANK
P.O. Box 59 78040
512/723-1151 Tr$70 Mil
Hd: A. B. Barrera, SrVP&SrTO
Joaquin Romero, Jr., SrVP&TO
Fran Lloyd, AsstVP&TO
TrOpers: Norma Machado, AsstVP&TO
Laura Ramirez, AsstCsh

UNION NATIONAL BANK
P.O. Box 699 78040
512/726-8349 Tr$8.882 Mil
Hd: Ray Shaw, VP&TO

League City

LEAGUE CITY BANK & TRUST
303 E. Main St., P.O. Box 759 77573
713/332-1541 Tr$15 Mil
Hd: Robert S. Lindgren, VP&SrTO
TrOpers: Patricia F. Stevenson, AsstTO
Admin: Dee W. Burnell, AsstTO

Levelland

FIRST NATIONAL BANK
P.O. Drawer F 79336
806/894-3101 Tr$11.5 Mil
Hd: Bob Veretto, ExecVP&TO

TEXAS AMERICAN BANK/LEVELLAND
P.O. Drawer L 79336
806/894-6111 Tr$8 Mil
Hd: Cindy Alexander, TO

Liberty

FIRST LIBERTY NATIONAL BANK
P.O. Box 10109 77575
409/336-6471 Tr/u$5 Mil
Hd: Charles W. Fisher, Jr., TO

Longview

LONGVIEW BANK & TRUST CO.
P.O. Box 3188 75606
214/236-8238 Tr$51 Mil
Hd: Dale E. Hamilton, SrVP&TO
EmplBen: Larry Day, VP&TO

MBANK LONGVIEW N.A.
P.O. Box 2432 75606
214/237-2841
Hd: Rex L. Boyland, ExecTO
PersTr,TrOpers: Les E. Leskoven, AsstVP&TO

Lubbock

AMERICAN STATE BANK
P.O. Box 1401 79408
806/763-7061 Tr$52 Mil
Hd,ComTrF: Wade Wilson, VP&TO
PersTr: John Cammack, VP&TO
John Reger, AsstTO
TrOpers: Bobbye Hargrove, AsstVP&AsstTO

FIRST NATIONAL BANK
P.O. Box 1241 79408
806/765-8861 Tr$178.050
Hd: Joe Dale Bryan, SrVP&TO
Est&Tr: Steve Exter, VP&TO
Randy Suddereth, AsstTO
Paula Johnson, AsstVP&TO
TrInv: Amon Proctor, VP&TrInvO
EmplBen: Suzanne Meyer, VP&TO
Wanda Mainbourg, TO
ComTrF,TrOpers: Mary Davis, VP&TOpO
Nb: Bill Leavell, VP&TrMktgO

REPUBLIC BANK LUBBOCK,N.A.
P.O. Box 1469 79408
806/762-8800 Tr$204 Mil
Hd,TrInv: Harry A. Knight, SrVP&TO
PersTr: James R. Garrison
Stephen Williamson
EmplBen,TrOpers: Carole Lyons

TEXAS COMMERCE BANK,NatAssn
P.O. Box 841 79408
806/763-3471 Tr$25 Mil
Hd: Jeanelle Ward, SrVP&TO
TrOpers: Sherry Burger, TOpO
Nb: George L. Roberts, AsstVP&TO

Lufkin

FIRST CITY NATIONAL BANK OF LUFKIN
P.O. Drawer 789 75902-0789
409/632-4411 Tr$98 Mil
Hd,PersTr,TrInv,EmplBen,Nb: Vardaman Johnson, SrVP&TO
PersTr: Tommy Rainey, VP&TO
Eloise Placker, TO

FIRST REPUBLICBANK LUFKIN
P.O. Box 410 75901
409/639-8328 Tr$160 Mil
Hd,PersTr: Karl E. Lemke, SrVP&TO
PersTr: Roland L. Gerth
EmplBen: Lindon L. Baker
TrOpers: Jackie Whitaker

Marshall

MBANK MARSHALL N.A.
101 E. Austin, P.O. Box 968 75670
214/938-7788
Hd: Rex L. Boyland, ExecTO
PersTr: T. R. Jackson, VP&SrTO
TrOpers: Ada Watson, AsstVP&TO

McAllen

McALLEN STATE BANK
P.O. Box 1300 78502
512/632-2601 Tr$327 Mil
Hd: John F. Tierney, SrVP
PersTr: Marijean Terry, AsstVP&TO
CorpTr: Carlos Garza, VP
TrInv: Sonia Villarreal
EstAdm: Mary Lou Henry, AsstVP&TO
Gdnshp: H. Ray Lewis, AsstTO
EmplBen: Keith Kapmeyer, EBO
Elizabeth Guerra
TrOpers: Eva Lott, TOpO
TDP: Linda Hargus

TEXAS COMMERCE BANK-McALLEN,NatAssn
P.O. Box 1000 78502
512/682-2401 Tr$84 Mil
Hd: Stafford W. Burroughs, ExecVP&SrTO
PersTr,ComTrF,Nb: Nita Calvert, VP&TO
TrOpers: Amy Nelson, TO
EmplBen: Lee Baucum, TO

McGregor

FIRST NATIONAL BANK
P.O. Box 387 76657
817/840-2836 Tr$2.7 Mil
Hd: William Zacharias, Chm&TO
Mike Beard, TO

McKinney

TEXAS AMERICAN NATIONAL BANK/ McKINNEY
P.O. Box 430 75069
214/542-1261 Tr$5 Mil
Hd,PersTr,TrInv,TrOpers,Nb: J. L. Bradshaw, ExecVP&TO
TrOpers: R. W. Winders, SrVP&TO

Midland

FIRST CITY NATIONAL BANK OF MIDLAND
P.O. Box 10966 79702
915/685-5300 Tr$351 Mil
Hd: Michael Talley, ExecVP&TO
PersTr: Mike Tandy, VP&TO
TrInv: Hugh Bradberry, VP&TO
EmplBen: Jere Davis, VP&TO
TrOil&Gas: Will Hall, SrVP
RE: Don Parks, VP&TO

FIRST REPUBLICBANK MIDLAND
P.O. Box 270 79702-0270
915/685-2000 Tr$476 Mil
Hd: Bill J. Hill, ExecVP
Adm: David Lindemood, VP&AdmMgr
PersTr: Herb Cartwright, VP&PersTrMgr
CorpTr: Diane Newland, VP&EBMgr
TrInv: Jeff Talley, AsstVP&TO
TrRE: Robert Boothe, VP&TrPropMgr
TrOpers: Paul Canis, VP&TOpMgr

TEXAS AMERICAN BANK/MIDLAND
P.O. Box 3118 79702
915/683-5281 Tr$30 Mil
Hd: Thomas M. Bruner, ExecVP&TO
EmplBen: Les Dean, AsstVP&TO
TrOpers: Richard E. Dunnan, AsstVP&TOpO

Include Your Logo
See Page 222

Mount Pleasant

GUARANTY BANK
P.O. Box 1158 75455
214/572-9881 Tr$3.3 Mil
Hd: Bill G. Jones, ChmTrCom
PersTr,CorpTr,TrInv,Nb: Jonice Crane, ExecVP
EmplBen,TrOpers: Harry Sivess, VP&TO

INTERFIRST BANK MT. PLEASANT,N.A.
P.O. Box 71 75455
214/572-9811 Tr$3 Mil
Hd,PersTr,TrOpers,Nb: Margaret Spann, TO
TrInv,Nb: John G. Tolbert, ExecVP&TO

Muleshoe

MULESHOE STATE BANK
P.O. Drawer 1010 79347
806/272-4561 Tr$1.5 Mil
Hd: Bob Finney, Pres
PersTr: Elaine Burgess AsstVP

Nacogdoches

COMMERCIAL NATIONAL BANK
P.O. Box 847 75963
409/569-8251 Tr$15 Mil
Hd: T. E. Choate, Pres&TO
Thos. W. Baker, Chm&SrTO
Jackie Prince, VP&TO
Patty Pierce, AsstTO

FREDONIA STATE BANK
P.O. Box 887 75963-0887
409/564-6191 Tr$1 Mil
Hd: A. L. Mangham, Jr., ChmBd&CEO
Randy Price, Pres
Leon Dorsey, VP

STONE FORT NATIONAL BANK
P.O. Drawer 988 75963-0988
409/564-4624 Tr$3 Mil
Hd: Michael Mitchell, VChm

Navasota

FIRST NATIONAL BANK
P.O. Drawer 551 77868
409/825-6401
Hd: Benton Dedmon

New Braunfels

TEXAS COMMERCE BANK-NEW BRAUNFELS,N.A.
P.O. Box 311388 78131-1388
512/625-7541 Tr$33.2 Mil
Hd: R. Al Leach, SrVP&TO
EmplBen: Dennis Heitkamp, TO

Odessa

FIRST REPUBLICBANK ODESSA
P.O. Box 4798 79760
915/335-7200 Tr$85.4 Mil
Hd: Carolyn Stockton, VP&TO
PersTr: Randy Wilson, TO
EmplBen: David Head, TO
TrOpers: Carolyn Farris, Supv

FIRST STATE BANK OF ODESSA, N.A.
1330 E. 8th St., P.O. Box 634 79760
915/332-0141 Tr$24 Mil
Hd,PersTr,EmplBen,TrInv,Nb: Dan Mosley, SrVP&TO
PersTr: Kim Morris, TO
EmplBen: Susan Emmons, TO
TrOpers: Jan Weddel

MBANK ODESSA
P.O. Box 2632 79760
915/368-8243 Tr$100 Mil
Hd: Toby G. Tripp, ExecVP&TO
HdTrDept: Larry Riley, SrVP&Mgr
PersTr,Nb: Edwin J. Stuart, VP&TO
ComTrF,TrOpers: Dean Combs, TOpO
EmplBen: Marci Greene, TO
Admin: Florence Blevins, AsstVP&TO

TEXAS COMMERCE BANK
P.O. Box 4797 79760
915/337-5261 Tr$125 Mil
Hd: LaDoyce Lambert, ExecVP
PersTr: Bryan Haldeman, TO
EmplBen: Jean Dwyer, VP&TO
TrOpers: Helen Stubblefield, TO

Orange

MBANK ORANGE, N.A.
P.O. Box 1029 77630
409/883-9367 Tr/u$1 Mil
TrOpers: John Hilficker, SrVP

ORANGEBANK
P.O. Box 969 77630
409/886-7424 Tr/u$1 Mil
Hd: S. O. Stoffer, VP&TO

Palestine

EAST TEXAS NATIONAL BANK
P.O. Drawer 770 75801
214/729-6043 Tr$22 Mil
Hd: Gary J. Turner, SrVP&TO
PersTr: Glenda Easley, AsstVP&TO
EmplBen: Susan Millichamp, VP&TO
TrOpers: Lori Chase
Nb: Robert Harrell
TDP: Anita King

ROYALL NATIONAL BANK
P.O. Box 318 75801
214/729-6944 Tr$2 Mil
Hd: Mrs. Nevard Coleman, TO

Pecos

SECURITY STATE BANK
P.O. Box 2037 79772
915/445-9000
Joe E. McDowell, TO

Perryton

FIRST NATIONAL BANK
P.O. Box 929 79070
806/435-3676
Hd: Bruce E. Julian, SrVP&TO

Plainview

FIRST NATIONAL BANK
P.O. Box 580 79072
806/293-5381 Tr$3 Mil
Hd: Larry McDonald

HALE COUNTY STATE BANK
P.O. Box 970 79072
806/293-3635 Tr$13.14 Mil
Hd: Leota Thornton, SrVP&TO

Port Arthur

ALLIED MERCHANTS BANK
P.O. Box 400 77641
409/985-8851 Tr$25 Mil
Hd: Richard S. Cardner, SrVP&SrTO
CorpTr: Mary Ann McCoy, AsstVP
PersTr: Nadine Kebodeaux, AsstVP
TrOpers: Linda Stevenson, AsstTO

MBANK PORT ARTHUR, N.A.
P.O. Box 1000 77641-1000
409/727-0123 Tr$20.6 Mil
Hd,Nb: John Hilficker, SrVP&TO
PersTr,EmplBen,TrOpers: Merle Duplantis, AsstVP&TO

SABINE BANK
P.O. Box 3317 77643
409/982-5741 Tr$3 Mil
Hd,TrInv,Nb: Jerry Peckham, ExecVP&TO
PersTr,CorpTr,EmplBen,TrOpers: Virginia Reece, AsstTO

Port Lavaca

FIRST NATIONAL BANK IN PORT LAVACA
P.O. Box 7 77979
512/552-6726 Tr/u$1 Mil
Hd: W. H. Bauer, Jr., Pres&TO
E. W. Wilson, VP&TO

FIRST STATE BANK & TRUST CO.
P.O. Box 228 77979
512/552-9771 Tr$8 Mil
Hd: C. Dee Harkey, VP&TO

Ralls

SECURITY STATE BANK & TRUST CO.
P.O. Drawer AA 79357
806/253-2511 Tr$5 Mil
Hd: Gene McLaughlin, Pres
TrOpers: Brenda Beshirs

Raytown

MAINLAND TRUST COMPANY, INC.
1308 W. Baker At Garton 77521
713/527-4425
(Branch of Houston)
Hd,EmplBen,CorpTr: Robert L. Coffey
PersTr,TrOpers: Robert V. McCreary
TrInv,ComTrF: Jack McBride
Nb: Richard Copley

Richardson

FIRST CITY BANK OF RICHARDSON
P.O. Box 308 75080
214/680-7336 Tr$18 Mil
Hd: Donna Norton, SrVP
EB&TrOpers: Carole Lynch, TO

Richmond

REPUBLICBANK RICHMOND
P.O. Box 579 77469
713/342-3736
Hd: Patrick T. Shelbourne, Pres
A. E. Myers, SrTO
E. W. (Blair) Myska, TO

Rockwall

FIRST STATE BANK
P.O. Box 98 75087
214/722-5353 Tr/u$1 Mil
Hd: Johnnie W. Ray
EmplBen: David L. Cook

San Angelo

CENTRAL NATIONAL BANK
P.O. Box 2088 76902
915/655-0561 Tr$200 Mil
Hd: Don Parker, ExecVP-Fin
PersTr: William F. Collins, VP&SrTO
Bettye Morrow, VP&TO
Lynn Jonas, AsstTO
Doughty McDonald, AsstTO
EmplBen: Rhea Cooke, VP&TO
TrOpers: Marcia Johnson, VP&TO
Nb: Pierce Hoggett, VP&TO

FIRST CITY NATIONAL BANK
P.O. Box 4031 76902
915/655-2080
Hd: Ricky L. Sharp, SrVP&TO
Pat Hines, TO

TEXAS COMMERCE BANK, SAN ANGELO
P.O. Box 5291 76902
915/653-1491 Tr$105 Mil
Hd: Spencer Kissell, SrVP&TO
TrOpers: Betty Galyon, VP&TO
TrAdmin,EmplBen: David Saultz, AsstVP&TO
William Richie, Jr., TO

TEXAS STATE BANK
P.O. Box 3186 76902
915/949-3721 Tr$8.3 Mil
Hd: Don Felty, TO

TEXAS (Cont'd)

San Antonio

FIRST CITY BANK-CENTRAL PARK
P.O. Box 32367 78284
512/341-4641 Tr$30 Mil
Hd: Raymond R. Fletcher, SrVP,Adm&ExecTO
PersTr: Kris Walsh, AsstVP&TO
TrOpers: Sheryle K. Zaitz, VP&TO

FIRST REPUBLICBANK SAN ANTONIO
P.O. Box 300 78291
512/270-5393 Tr$597 Bil
Hd: Kenneth P. Courtright, SrVP&SrTO
PersTr: Blaine R. Hall, Jr., VP&SrTO
Rebecca B. Cotton, VP&TO
G. Brian Biggs, PersFinSvcsAdm
Al Pohovich, Jr., PersFinSvcsAdm
CorpTr: Jerry D. Edinger, VP&TO
Audrey Coblentz, AsstVP&TO
Nb: Michael S. Nutter, VP&TO
EmplBen: Richard L. Coleman, TO
TrInv: Michael A. Zwartjes, VP&TO
EstAdmin: Michael A. Quinn, AsstVP&TO
TrOpers: Lou Ann Murphy, AsstVP&TOpO

FIRST REPUBLICBANK SAN ANTONIO NATIONAL BANK OF FT. SAM HOUSTON
1422 Grayson St. 78208
512/223-2981
M. Dewey Bain, AsstVP&TO

FROST NATIONAL BANK
P.O. Box 1600 78296
512/220-4363 Tr$1.049 Bil
Hd: Richard Kardys, SrVP&ExecTO
PersTr: David Finger, SrVP
TrInv: Vernon D. Torgerson, Jr., SrVP
EmplBen: Michael A. Noble, SrVP
TrOpers: Karen Smith, SrVP
Nb: Andy Behrends, VP
Tax: C. LaMar Gemberling, VP

GROOS NATIONAL BANK
P.O. Box 1330 78295
512/223-6115 Tr$100 Mil
Hd,TrInv: John M. Heard, SrVP
PersTr: Roy P. Huff, TO
CorpTr,TrOpers,TDP: Janet Matejek, AsstTO
ComTrF: Denise M. Brown, InvAsst
EmplBen: Lin Rostrom, TO

INTERFIRST BANK SAN ANTONIO,N.A.
P.O. Box 1120 78294
512/230-8034 Tr$32 Mil
Hd: H. Earl Rettig, ExecVP&SrTO
TrAdm: Patricia M. O'Neil, SrVP&SrTO
TrInv: Dale W. Bollert, VP
PersTr: Wendelyn Wilkes, VP&TO
EmplBen: Alan Bye, VP&TO
TrOpers: Gene Runnels, AsstVP&TO

MBANK ALAMO N.A.
P.O. Box 900 78293
512/271-8632 Tr$285 Mil
Hd: Fred C. Groos, Jr., ExecVP&ExecTO
Est: John M. Oppenheimer
TrInv: Robert Gray
TrOpers: Betty Sabatino
Tr: Willis N. Terry

NBC BANK - SAN ANTONIO, N.A.
P.O. Box 121 78291
512/225-2511 Tr$1.5 Bil
Hd: John M. Johnston, ExecVP&ExecTO
EstAdmin,Pers&Fam: Robert W. Carlson, VP&SrTO
CorpTr: G. Alfred Erler, VP&TO
TrInv: Vincent W. Green, VP&TrInvO
Plng&Rptg: Jerry A. Higginson, Jr., AsstVP&SrTO
RE,Oil,Gas&Min: Gene L. Dunbar, VP&SrTO
EmplBen: Mark Freeman, VP&SrTO
TrOpers: Lyndon N. Heimer, VP&TO

San Benito

THE SAN BENITO BANK & TRUST CO.
P.O. Drawer 1911 78586
512/399-1326 Tr$11 Mil
L. Nathan Winters, Pres&TO
E. L. Taubert, Jr., ExecVP&TO
D. L. Kelly, VP&TO
Lupita Aguilar, Asst

San Marcos

STATE BANK & TRUST CO.
P.O. Box 649 78666
512/396-4411 Tr$2.7 Mil
Hd: J. R. Thornton, Chm,Pres&TO

Seymour

THE FIRST NATIONAL BANK
201 N. Washington St. 76380
Tr/u$1 Mil
Hd: Gene D. Adams, Pres&TO

Sherman

GRAYSON COUNTY STATE BANK
P.O. Box 430 75090
214/892-2181 Tr$3 Mil
Hd: Jerry L. Talley, CEO,Pres&TO

MBANK SHERMAN, N.A.
P.O. Box 280 75090
214/893-5111 Tr$130 Mil
Hd: Philip McKinzie, ExecVP&TO
TrInv,PersTr,ComTrF: W. Clayton Fulton, VP&TO
TrOpers: Monty M. Curry, TOpO
EstAdmin: Diann M. Smith, TO
EmplBen: Jann Henderson, AsstTO
TDP: Betty J. Wright, TO

Silsbee

SILSBEE STATE BANK
P.O. Box 487 77656
409/385-0505
Carol Jordan, VP&TO

Spearman

FIRST STATE BANK
P.O. Box 247 79081
806/659-5565
Hd: Verna L. Shirley, VP&TO

Stephenville

STEPHENVILLE BANK & TRUST CO.
P.O. Box 998 76401
817/965-5036 Tr$8 Mil
Hd: Bonnie Allen Fowler, VP&TO
TrOpers: Beth Pogue, SrTrClk

Sweetwater

FIRST NATIONAL BANK
P.O. Box 660 79556
915/235-8631 Tr$28 Mil
Hd: Don Allen, SrVP&TO

Temple

FIRST NATIONAL BANK
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★Salt Lake City

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703/935-8151 Tr$1 Mil
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HdPt: Robert Eckley, ExecVP
HdEB: Tim C. Hill, VP
PersTr,TrInv,Nb: An Neely Mulford, AsstVP&TO
EmplBen: Cherie Gavin, AsstVP
TrOpers: Kenneth S. Pickering, AsstVP&TO

Spokane

OLD NATIONAL BANK OF WASHINGTON
(Financial Services Group)
P.O. Box 3588 99220
509/456-2048 Tr$288 Mil
(Branch in Seattle)
Hd,CorpTr: R. A. Kriete, VP&Mgr
CapMgt,EmplBen,Sls: C. W. Sagvold, VP
EmplBen: J. L. Daziel, AsstVP
PersTr: D. J. Ridnour, VP&Mgr
TrInv: T. R. Kent, VP
Opers: H. R. Jentges, AsstVP
PersTr-Nb: M. F. Soehren, VP&SrTO

RAINIER NATIONAL BANK
Capital Mgmt. Center
River Park Square Branch
P.O. Box 366 99210
509/456-6439
(Branch of Seattle)
Hd: Jerry W. Wagner, VP&Mgr
Adm: Richard Cashatt, SCMO

SEATTLE-FIRST NATIONAL BANK
P.O. Box 1446 99210
509/456-4910
(Branch of Seattle)
Hd: John D. Cummins, VP&Mgr

WASHINGTON TRUST BANK
P.O. Box 2127 99210
509/455-4150 Tr$293 Mil
Hd: William H. Moore, SrVP&Mgr
PersTr,EmplBen: Einer F. Jensen, VP&TO
CorpTr,ComTrF,TrOpers: Floyd Schmedding, AsstVP
TrInv: Williams Wagner, VP

Tacoma

THE BANK OF CALIFORNIA,NatAssn
1011 Pacific Ave. 98402
206/591-2546 Tr$301 Mil
(Branch of San Francisco, CA)
Hd: Richard Graham, VP
PersTr: Porter Baldridge, VP&TO
EmplBen,Agcy,Gdnshp,Escrow: Harlan W. Sachs, AsstVP&TO
TrInv: Donn H. Koessler, VP&TrInvO
TrOpers: Janice Carrara, TOpO
Prob: Ray E. Johnson, AsstVP&TO
Nb: Vivian B. Bridaham, AsstVP

PUGET SOUND NATIONAL BANK
P.O. Box 11500 98411-5052
206/593-3838 Tr$345.0 Mil
Hd: Leroy L. Lewis, SrVP&SrTO
PersTr: John Baker, VP&TO
Prob: Ricardo Buenaventura, VP&TO
Tax: Carl Peterson, VP&TO
TrInv: Stephen A. Finnigan, VP&TO
EmplBen,CorpTr: Wilder Foote, VP&TO
TrOpers: Austin Burch, VP&TO
Nb-South: Calvin C. Springer, AsstVP
Nb-North: Nancy T. Melton, AsstVP

RAINIER NATIONAL BANK
Capital Mgmt. Center
1102 Broadway Plaza, P.O. Box 1993 98401
(Branch of Seattle)
Lynn Dunn, VP&Mgr

SEATTLE-FIRST NATIONAL BANK
P.O. Box 1176 98401
206/593-3336
(Branch of Seattle)
Hd: Arleigh T. Jones, VP&Mgr

Vancouver

FIRST INDEPENDENT BANK
P.O. Box C-004 98668
206/699-4221 Tr$126 Mil
Hd: Charles T. Thomas, VP&TO
PersTr: John A. Karas, AsstVP&TO
TrInv: Rick Van Hoose, AsstVP&TO
TrOpers: Maxine B. Young, TO

NORTHWEST NATIONAL BANK
P.O. Box 1867 98668
206/695-1311 Tr$4.3 Mil
Hd: Thomas C. Young, Pres&TO
TrOpers: Jill Walton

RAINIER NATIONAL BANK
Capital Mgmt. Center
P.O. Box 689 98660
206/696-8540
(Branch of Seattle)
Hd: Jack L. Robson, VP&Mgr
Admin: Brett Bryant, CMO

SEATTLE-FIRST NATIONAL BANK
P.O. Box 750 98660
206/696-5505
(Branch of Seattle)
Hd: Gary E. Grina, VP&Mgr

Discretionary Trust Assets: This figure should reflect the market value of employee benefit, personal trusts, estates, and managed agencies over which each institution exercises investment discretion as reported to the F.D.I.C. on the "Annual Report of Trust Assets".

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See Page 222

WASHINGTON (Cont'd)

Walla Walla

BAKER-BOYER NATIONAL BANK
P.O. Box 1796 99362-0019
509/525-2000 Tr$82 Mil
Hd,Nb: Jon S. Bren, VP&Mgr
FM&RE: Dan E. Wood, AsstVP
TrInv,ComTrF: F. James McCarthy, VP
TrOpers: Jo Anne Brown, AdmAsst
PersTr&Prob: Janice L. Palumbo, AsstVP
EmplBen: N. Craig Lyle, TO

Wenatchee

RAINIER NATIONAL BANK
Capital Mgmt. Center
Wenatchee Ave. & Orondo St. 98801
509/662-1426
(Branch of Seattle)
Hd: Areita Jones, CMO

SEATTLE-FIRST NATIONAL BANK
P.O. Box 1021 99801
509/662-4634
(Branch of Seattle)
Hd: Mollie Cannon, VP&Mgr

Winslow

AMERICAN MARINE BANK
P.O. Box 10788 98110
206/842-5651
Hd: Larry Christopherson, VP&TO
TrOpers: Joel Goller, AsstTO
Sandy Russell
Marsha Sanders

Yakima

PEOPLES NATIONAL BANK OF WASHINGTON
(Eastern WA Trust Office)
415 N. 3rd St. 98901
(Branch of Seattle)
Hd: Craig F. Korthase, SrTO&Mgr
Mavis Velikonje, CorpO

RAINIER NATIONAL BANK
Capital Mgmt. Center
P.O. Box 136 98907
509/575-6725
Hd: Douglas N. McIntyre, VP&Mgr
PersTr: John J. Ledwich, SCMO
RE: Robert Braden, SrEO
Adm: Dorothy Cooke, CMO

SEATTLE-FIRST NATIONAL BANK
P.O. Box 196 98907
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(Branch of Seattle)
Hd: George A. Cashman, VP&Mgr

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Alderson

GREENBRIER VALLEY NATIONAL BANK
Rt. 2 Box 9 29508
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Hd: David W. Hambrick, ExecVP

Beckley

BANK OF RALEIGH
P.O. Drawer D 25802-2803
304/255-7285 Tr$10.4 Mil
Hd: P. K. Ellison, TO
Cathy J. Collins
Angela M. Goddard

BECKLEY NATIONAL BANK
P.O. Drawer G 25802-2806
304/256-2265 Tr$4.0 Mil
Hd: Dorothy Crouch, TO

RALEIGH COUNTY NATIONAL BANK
P.O. Box 1269 25802
304/256-7262 Tr$37 Mil
Hd: Melvin Tolle, TO
Janet E. Grecco, AsstTO
Don Holcomb, AsstTO
Debra J. Lester, AdmAsst

Bluefield

FIRST NATIONAL BANK
P.O. Box 1559 24701
304/325-8181 Tr$90 Mil
Hd,TrInv,Nb: Byron K. Satterfield
PersTr: Patsy Sykes
EmplBen: Evelyn Ragan
CorpTr,ComTrF: Elizabeth Pruett
TrOpers: Robert Hyatt

THE FLAT TOP NATIONAL BANK
P.O. Box 950 24701
304/325-7151 Tr$182 Mil
Hd: A. A. Modena, ExecVP&TO
Judy K. Johnson, TrAdmO
Glenn A. Murray, TrAdmO
Jeff Farmer, TrAdmO
Jackson Reasor, TrAdmO
Cynthia F. Hargis, EBO
Sandra J. Cook, TrInvO

Buckhannon

FIRST COMMUNITY BANK-ADRIAN BUCKHANNON
P.O. Box 5939 24740
304/425-7521
Hd: Robert L. Schumacher, SrTO

Charles Town

BANK OF CHARLES TOWN
P.O. Drawer 40 25414
304/725-8431 Tr$33.046 Mil
Hd: Patti A. Stuckey, VP&TO
Dale D. Keyser, Jr., AsstTO

PEOPLES BANK OF CHARLES TOWN
P.O. Box 1006 25414
304/725-7018 Tr$1.5 Mil
Hd: Beverly Merritt, AsstTO&Csh

★ Charleston

CHARLESTON NATIONAL BANK
P.O. Box 1113 25324
304/348-5620 Tr$375 Mil
Hd,Nb: Roger Kerr, SrVP
PersTr: Jan Peterson, VP
CorpTr,EmplBen: James Sims, VP
TrInv: Asa Fuller, SrVP
TrOpers: Tim French, VP

KANAWHA VALLEY BANK
P.O. Box 1793 25326
304/348-7081 Tr$651 Mil
Hd: Frederick H. Belden, Jr., ExecVP&ExecTO
PersTr: William E. Wright, Jr., SrVP&TO
TrInv: John Randy Valentine, VP
CorpTr: Bruce C. Leckie, VP
EmplBen: H. Edward Neely, Jr., VP
TrOpers: Charles N. Slack, Jr., VP

NATIONAL BANK OF COMMERCE
P.O. Box 633 25322
304/348-5093 Tr$90 Mil
Hd,PersTr,Est,Nb: John Neuner, III, SrVP&TO
PersTr,Est,CorpTr: Rodney B. Frye, VP&TO
EmplBen,Nb: Betty S. Ireland, VP&TO
TrInv,ComTrF: Buel S. Sears, AsstVP&TO
TrAdm: Rhonda S. Polk, AsstTO
EmplBen: Nancy W. Creasy, AsstTO
TrOpers: Andrea Johnson

Chester

FIRST NATIONAL BANK
253 Carolina Ave. 26034
304/387-3500 Tr$1.54 Mil
Hd: Robert L. Gessford, TO
John D. Fitzjohn, AsstTO

Clarksburg

EMPIRE NATIONAL BANK
4th & Main Sts. 26301
304/624-5521 Tr$2 Mil
Hd: Cecil B. Highland, Jr., Chm&TO

THE LOWNDES BANK
One Lowndes Square 26302-2490
304/623-7260 Tr$20 Mil
Hd: Carl Owen Smith, Jr., VP&TO

UNION NATIONAL BANK OF WEST VIRGINIA
P.O. Box 2330 26302
304/624-3409 Tr$128 Mil
Hd: David K. Turner, VP&TO
PersTr: Thomas N. Teter, AsstVP&TO
James E. White, TO
Emogene Wright, TO
TrInv: Donald E. Marang, TrInvO
EmplBen: Richard W. Price, TO
TrOpers: Barbara Layman

Elkins

CITIZENS NATIONAL BANK
P.O. Box 1519 26241
304/636-4095 Tr$10 Mil
Hd: Lewis N. Ware, VP&TO
Betty P. Brady, AsstTO
Melissa Enterline, Sec

DAVIS TRUST CO.
P.O. Box 1429 26241
304/636-0991 Tr$12 Mil
Hd: James L. Schoonover, VP
Rosalind G. Wyatt, AsstTO

Fairmont

CITY NATIONAL BANK
P.O. Box 1032 26554
304/363-5500 Tr$12 Mil
Hd: Robert D. Reynolds, VP&TO
TrOpers: Karen Bartlett, AsstTO

COMMUNITY BANK & TRUST,NatAssn
103 Adams St. 26554
304/363-5800 Tr$32 Mil
Hd: Barry W. Dobson, VP&TO
Jackie E. Rogers, AsstTO
Sherri L. McGinnis, ExecSec

FIRST NATIONAL BANK IN FAIRMONT
301 Adams St. 26554
304/363-1300 Tr$12 Mil
Hd: James R. Kettering, VP&TO

Grafton

BLUEVILLE BANK
P.O. Box 29 26354
304/265-3400 Tr/u$1 Mil
Hd,PersTr,CorpTr: Tom Harman, Pres
Karen Keener, VP&AsstTO

FIRST NATIONAL BANK
P.O. Box 278 26354
304/265-1111 Tr/u$1 Mil
Hd: Cecil E. Keener, Jr., Pres&TO

Huntington

FIRST HUNTINGTON NATIONAL BANK
P.O. Box 179 25706
304/526-4300 Tr$200 Mil
(Branch in Point Pleasant)
Hd: William F. Agee, SrVP&TO
PersTr: L. D. Draper, SrTO
CorpTr: David H. Lunsford, SrTO
TrInv: Vincent Manzi, VP&IO
EmplBen: Alan R. Simmons, SrTO

GUARANTY NATIONAL BANK
P.O. Box 548 25710
304/526-4600 Tr$68 Mil
Hd: Charles E. Wilkinson, SrTO

TWENTIETH STREET BANK
1956 Third Ave. 25703
304/529-2501
Hd: Robert M. Russell, VP&TO

Keyser

FARMERS & MERCHANTS BANK
P.O. Box 789 26726
304/788-3111 Tr$3.5 Mil
Sarah J. Albright, TO

THE NATIONAL BANK OF KEYSER
P.O. Box 878 26726
304/788-3261 Tr$5 Mil
Hd: Lincoln H. Wilkins, Pres&TO
Michael Imperio, AsstTO

Kingwood

ALBRIGHT NATIONAL BANK
P.O. Box 546 26537
304/329-0585
Hd: E. D. Grande, SrVP&TO

Mannington

FIRST EXCHANGE BANK
P.O. Box 388 26582
304/986-1700
Hd: Jesse Garcia, III, ExecVP&TO

Martinsburg

CITIZENS NATIONAL BANK
One Financial Place
P.O. Box 847 25401
304/263-8944 Tr$8.8 Mil
Hd: Stephen S. Grove, TO

OLD NATIONAL BANK OF MARTINSBURG
P.O. Box 947 25401
304/263-0861 Tr$50 Mil
Hd: Robert L. Booth, SrVP&TO
Admin: Herbert A. Michael, AsstVP&TO
Nb: David W. Shives, Jr., VP&TO

PEOPLES NATIONAL BANK
P.O. Box 708 25401
304/267-8927 Tr$7 Mil
Hd: Peter G. Dufourny, VP&TO
Sarah V. Propps, TO

Montgomery

MONTGOMERY NATIONAL BANK
4th Ave. & Lee St. 25136
304/442-2492
Hd: Elizabeth L. Perry, AsstCsh&TO

Moorefield

SOUTH BRANCH VALLEY NATIONAL BANK
P.O. Box 680 26836
304/538-2353
Hd: Janet Sindy, VP&TO
Russell F. Ratliff, Jr., SrVP&AsstTO

Morgantown

FIRST NATIONAL BANK OF MORGANTOWN
P.O. Box 895 26507-0895
304/291-7721
Hd: Daniel R. Ice, VP&TO
AsstHd: Mary Jane Horstmann

ONE VALLEY BANK
P.O. Box 698 26505
304/292-9441 Tr$25 Mil
Hd: James J. Szafran, VP&TO
PersTr: Mrs. Francie Klink, TO
TrOpers: Betty Taylor

Moundsville

MERCANTILE BANKING & TRUST CO.
P.O. Drawer C 26041
304/845-2470
Hd: C. Michael Blair, Pres&TO

Mullens

THE PEOPLES BANK
25882
304/294-7115 Tr/u$1 Mil
Hd: R. L. Bowling, TO

Parkersburg

COMMERCIAL BANKING & TRUST CO.
P.O. Box 1427 26101
304/424-0388 Tr/o$19 Mil
Hd: C. Randall Law, VP&SrTO
EmplBen: Rosemarie Colberg, TO
Nb: Charlotte J. Potter

MOUNTAIN STATE BANK
P.O. Box 3030 26103
304/485-7331 Tr$10.5 Mil
Hd: R. G. Miller, VP&TO

UNITED NATIONAL BANK
P.O. Box 1508 26101
304/424-8800 Tr$228 Mil
Hd,TrSls,Mktg: Robert B. McHenry, SrVP&TO
PersTrAdm: June S. Whytsell, VP&TO
Carey A. Fleming, TO
CorpTr,EmplBen: Thomas Douglass, TO
TrOpers: Betty E. Barnette, AsstVP

WOOD COUNTY BANK
P.O. Box 1587 26102
304/424-7595 Tr$29 Mil
Hd: Larry A. Thornton, SrVP&TO
TrOpers: Pamela S. Robinson, AsstTO

Point Pleasant

CITIZENS NATIONAL
P.O. Box 37 25550
304/675-4480
(Division of First Huntington National Bank)
Charles Lanham, Pres&TO
Martha Watterson, TO

Princeton

FIRST COMMUNITY BANK INC.
P.O. Box 5939 24740
304/425-7521 Tr$44 Mil
Hd: Robert L. Schumacher, VP&SrTO

ONE VALLEY BANK
P.O. Box 5610 24740-5610
304/425-1992 Tr$38 Mil
(Branch of Morgantown)
Hd: James L. Miller, VP&TO
TrOpers: Geraldine C. Huffman, TrAdmO

Ranson

BLAKELEY BANK & TRUST CO.
P.O. Box 40 25438
304/725-7014 Tr$3 Mil
Hd: J. Blackwell Davis, Jr., TO

Ronceverte

FIRST NATIONAL BANK IN RONCEVERTE
P.O. Drawer 457 24970
304/647-4500 Tr$3.2 Mil
Hd: William M. Dickson, Pres&TO

St. Marys

FIRST NATIONAL BANK
P.O. Box 180 26170
304/684-2255 Tr$1 Mil
Hd: Carl Guthrie, Pres

Sistersville

FIRST-TYLER BANK & TRUST CO.
P.O. Box 179 26175
304/652-3151 Tr$24 Mil
Hd: Jean I. Kirkpatrick, Csh
Nb: R. O. Hanlin, Pres

UNION BANK OF TYLER COUNTY
P.O. Box 177 26175-0177
304/652-3511 Tr$1.75 Mil
Hd: Gary Davis, Pres

South Charleston

CHARLESTON NATIONAL BANK SOUTH
P.O. Box 8038 25303
304/744-9424 Tr$1 Mil
Hd: Matt Call, AsstVP

Welch

McDOWELL COUNTY NATIONAL BANK
P.O. Box 549 24801
304/436-4112 Tr$39 Mil
Hd,PersTr,TrInv: S. D. Hardin, CEO,Pres&TO
CorpTr,ComTrF,EmplBen: J. L. Hogg, TO
TrOpers,Nb: Ann Phillips, AsstTO

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WEST VIRGINIA (Cont'd)

Wheeling

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P.O. Box 711 26003
304/233-4500 Tr$333 Mil
Hd: Edwin B. Van Lynn, VP&TO
PersTr: Mark C. Ferrell, SrTO
TrOpers: Rita Castle, TO

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1114 Market St. 26003
304/233-0600 Tr$435 Mil
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PersTr: Martha M. Sobray, AsstVP&TO
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H. Edward Johnson, AsstTO
Dorothy M. Snedeker, AdmAsst
Mary Kay Modreck, AdmAsst
Mary N. Yarnevic, TaxO
CorpTr: Dorothy L. Meigh, TO
TrInv: John W. King, VP&TrInvO
William D. Gossett, TrInvO
John W. Lantz, AsstTrInvO
EmplBen: Brent A. Bush, TO
Shirley A. McCann, AsstTO
Camille D. Basinger, AdmAsst
Karen M. Vaught, AdmAsst
TrOpers: Marlene J. Lowe, TOpO
Nb: Dennis R. Ronek, TrMktgO
TDP: Gordon P. Koegler, TrSysMgr

WHEELING DOLLAR BANK
Bank Plaza 26003
304/234-9400 Tr$800 Mil
Hd: Donald E. Hawkins, VP
PersTr: Thomas B. McGaughy, AsstVP&AsstSec
TrInv: Jerome B. Schmitt, CFA&VP
EmplBen: Helen V. Gould, SrTO
Mktg,Nb: William H. Homan, Jr., SrTO
Prob: R. Bruce Bandi, SrTO
Tax: Ronald J. Morgan, TaxO

WHEELING NATIONAL BANK
1145 Market St. 26003
304/232-0110 Tr$3 Mil

White Sulphur Springs

BANK OF WHITE SULPHER SPRINGS
1 E. Main St. 24986
304/536-1400 Tr$2 6 Mil
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PersTr: W. J. Livesay, VP&AsstTO
Jacqueline Loving, AsstTO

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Hd: David J. Schuster, TO

Appleton

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414/731-9195
(Trust Office of First National Bank at Neenah)
David C. Tans, VP&TO

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414/739-3651 Tr$470 Mil
(Trust Office of First Interstate Trust Company of Wisconsin, Sheboygan)
William Schneider, VP&TO

MARINE TRUST COMPANY, N.A.
200 W. College Ave. 54911
414/735-1375 Tr$184 Mil
(Trust Offices in Campbellsport, Clintonville, DePere, Oshkosh & Seymour)
Hd: Howard C. Williams, VP&Mgr
PersTr: Richard H. Gamble, AsstVP
CorpTr: William S. Schneider, VP
TrInv: Thomas J. Ballert, AsstVP
EmplBen: Steven J. Franz, AsstVP
Prob: Robert T. Kemps, AsstVP

VALLEY TRUST CO.
(Affiliate of Valley Bancorp.)
221 W. College Ave., P.O. Box 239 54911
414/738-3820 Tr$627 Mil
(Trust Offices in Green Bay, Janesville, Kewaskum, Madison, Oshkosh, Ripon, Rhinelander, Sauk City, Shawano, Sun Prairie & Woodruff)
Hd: Mark L. Miller, Pres
OffMgr,ComTrF: Roger S. Core, ExecVP
PersTr: Charles Banker, VP
CorpTr: Mary Jo Torborg, TO
TrInv: H. Kirk Hoult, IO
EmplBen: James A. Kluge, VP
Thomas J. Vonck, AsstVP
Bruce H. Lindberg, TO
Thomas T. Torkelson, TO
TrOpers: Kenneth Wery, SrVP
Michael McMillan, DP-Co-ord
Nb: Joyce G. Gordon, VP
John Brewster, VP

Baraboo

THE BARABOO NATIONAL BANK
101 Third Ave. 53913
608/356-7703 Tr$9.8 Mil
Merlin E. Zitzner, Pres&TO
Hd: Greg L. Lindner, ExecVP&TO
PersTr,TrOpers,Nb: Karen Sanner, AsstTO
CorpTr,TrInv,ComTrF,EmplBen: Gene D. Higgins, VP&TO

FIRST NATIONAL BANK & TRUST CO.
502 Oak St. 53913
608/356-9451 Tr$4 Mil
Steven McArthur, VP&TO
Kenneth W. Keniston, Pres&TO
Darlene Steinhorst, TrRep

Barron

FIRST NATIONAL BANK
P.O. Box 159 54812
715/537-5681
Hd: Rowan McAlister, Pres

Beaver Dam

AMERICAN NATIONAL BANK
115 Front St. 53916
414/885-5518 Tr$3.1 Mil
Hd: John Oaphout, VP&TO
TrInv,EmplBen: E. M. Jacobs, Pres
Nb: Richard F. Jacobs, BankMktgO

THE MARINE TRUST COMPANY,NatAssn
(Operating at Marine Bank of Beaver Dam)
124 N. Spring St., P.O. Box 278 53916
414/885-5511 Tr$2.9 Bil
(Trust Service Office of Milwaukee)
Hd: Bruce R. Mitten, VP&Mgr
PersTr,EmplBen: Wilfred E. Kinney, AsstVP

VALLEY FIRST NATIONAL BANK
P.O. Box 457 53916
414/887-1786 Tr$11 Mil
Hd: Dean A. Beck, VP&TO
TrOpers: Elaine C. Beyer, AsstTO

Beloit

BELOIT SAVINGS BANK
P.O. Box 719 53511
608/365-6645 Tr$3.0 Mil
Hd: Dorothy L. Burton, TO

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 818 53511
608/364-4401 Tr$65 Mil
Hd,TrInv: D. A. Staaland, VP&TO
Paul D. Stang, TO
Mrs. Barbara A. Gunderson, TO

MARSHALL & ILSLEY TRUST COMPANY
(Trust Service Office at M&I Bank of Beloit)
500 E. Grand Ave., P.O. Box 998 53511
608/365-2221
Hd: Bonnie D. Wetter, VP

Brooklyn

THE BROOKLYN STATE BANK
P.O. Box 128 53521
608/455-2311
(Trust Service Office of CBI Trust Financial Services, Inc., Madison)
John J. Fasanella, Pres

Burlington

BANK OF BURLINGTON
200 S. Pine St. 53105
414/763-9141 Tr$15 Mil
Hd,CorpTr,TrInv,ComTrF,Nb: Robert Wenke, Pres&TO
PersTr,EmplBen,Nb: Elaine Gunderson, AsstTO
TrOpers,Nb: Doris Uebele, AsstTO
TrOpers,TDP: Chuck Stubley
Nb: Jim Bauman

FIRST BANKING CENTER-BURLINGTON
400 Milwaukee Ave. 53105
414/763-3581 Tr$22 Mil
Hd,Nb: Roman Borkovec, Pres&TO
PersTr: Karen Chrast, VP&TO
TrInv: Timothy Janke, ExecVP&AsstTO
EmplBen: Jon Martin, AsstTO
TrOpers: Judith Herda, AsstTO

THE MARINE TRUST COMPANY, NatAssn
(Operating at Burlington Marine Bank)
189 E. Chestnut St., P.O. Box 308 53105
414/763-8411 Tr$2.9 Bil
(Trust Service Office of Milwaukee)
Hd: Larry T. Sarver, VP&Mgr
Nb: Thomas C. Iskalis, AsstVP

Campbellsport

MARINE BANK CAMPBELLSPORT
114 N. Fond du Lac Ave. 53010
414/533-8386
(Trust Office of Firstar Bank, N.A. of Appleton)
Russell Kamphuis, Pres
Thomas A. Schowalter, VP

Chilton

VALLEY BANK, CHILTON
35 E. Main St. 53014
414/849-2351 Tr$10 Mil
Hd: Paul A. Hugo, Pres&TO

Clintonville

ASSOCIATED BANK, N.A.
P.O. Box 179 54921
715/823-3131
(Trust Office of Neenah)
Robert J. Seaman, Pres

FIRSTAR BANK CLINTONVILLE
60 S. Main 54929
715/823-3146
(Trust Office of Firstar Bank, N.A. of Appleton)
Paul C. Paddock, Pres
Robert T. Kemps, AsstVP

De Pere

ASSOCIATED DE PERE BANK
P.O. Box 70 54115
414/336-9601 Tr$19 Mil
Hd: Wayne H. Treutelaar, VP&TO

PEOPLES MARINE BANK
P.O. Box 19029 54307
414/336-4277
(Trust Office of Firstar Bank, N.A. of Appleton)
Brian Werner, BrMgr
Robert T. Kemps, AsstVP

Eau Claire

FIRST INTERSTATE BANK OF WISCONSIN
204 E. Grand Ave. 54701
715/823-9721 Tr$470 Mil
(Trust Office of First Interstate Trust Company of Wisconsin, Sheboygan)
Dale C. Sevig, RegSrVP
DisBrkg: Thomas Murphy, Mgr
PersTr,EmplBen: Dale C. Luthy, VP
Nb: John Hell, TrPlngMgr

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131 S. Barstow St. 54702
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PersTr,TrOpers: Thomas P. Taylor, VP&TO

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Hd: Leonard P. Eager, Jr., ExecVP

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FIRST WISCONSIN TRUST COMPANY
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414/929-2238
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NATIONAL EXCHANGE BANK & TRUST
130 S. Main St. 54935
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Lena Detleff, TO
Linda Herzig, AsstTO

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P.O. Box 218 53538
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TrOpers: Julie Frame
Judi Rutledge
PersTr,Nb: Richard Meier

Franksville

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10005 Hwy. K 53126
414/886-3000
(Trust Office of First Bank, Southeast, N.A., Kenosha)
Hd: Richard A. Gavigan, VP
TrOpers: Michael T. Wendler
TDP: Jean Zuzinec

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GRAFTON STATE BANK
101 Falls Road 53024
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(Trust Office of First Wisconsin National Bank, Sheboygan)
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TrInv: Kenneth Nimmer, VP
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FIRST WISCONSIN TRUST COMPANY
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(Trust Service Office of Milwaukee)
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TrInv: Thomas P. Remley, AsstVP
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TrInv: David C. Rusch, VP
CorpTr: James Cooney, VP
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Mary Hanzel, AsstTO
Nb: Tom Novotny, VP

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PersTr,CorpTr: James H. Semler, SrVP&AsstTO
Nancy Snyder, AsstCsh&AsstTO
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VALLEY BANK OF HARTFORD
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Curtis R. Parish, AsstVP
Robert M. Berg, VP&TO
EmplBen: Kevin McCarthy, TO

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PersTr: Donald W. Zerrien, TO
TrInv,EmplBen: Michael T. Wendler
TrOpers: Joan Gunn
TDP: Debra Dampier

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PersTr: Patricia J. Zimmerman, AsstVP
TrInv: Thomas E. McKaig, VP
TrOpers: Jane R. Stevenson, AsstVP
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Kenosha

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TrInv,ComTrF: Thomas Hatton, TPO
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EmplBen: Michael T. Poch, AsstVP&TO

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414/658-1681
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Mgr: Daniel Oderkirk, VP
Nb: John E. Held, AsstVP
EmplBen: Larry S. Myrold, TO

Kewaskum

VALLEY TRUST CO.
(Operating at Valley Bank of Kewaskum)
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414/626-2171 Tr$627 Mil
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OffMgr: Thomas C. Chase, AsstVP

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Laura Schlies, TO
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EmplBen: Charles Russella, Jr., VP&TO
TrOpers: Susan R. Garner, AsstVP&TO

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(Operating at Citizens Marine Bank of Stevens Point)
1045 Main St., Box A 54481
715/344-3300
(Trust Service Office of Milwaukee)
Marvin R. Wimmer, AsstVP

MARSHALL & ILSLEY TRUST COMPANY
(Trust Service Office at M&I Bank of Stevens Point)
1245 Main St. 54481
715/344-5100
William A. Diedrich, VP
Robert F. Penn, VP
Don Jarek, VP

Sturgeon Bay

BANK OF STURGEON BAY
P.O. Box 9 54235
414/743-5551 Tr$30 Mil
Hd: Paul Wickmann, TO

THE MARINE TRUST COMPANY,NatAssn
(Operating at 1st National Bank of Sturgeon Bay)
54235
414/743-6521 Tr$2.9 Bil
(Trust Service Office of Milwaukee)
Hd: Leonard M. Rohloff, SrVP&Mgr

Sun Prairie

BANK OF SUN PRAIRIE
P.O. Box 29 53590
608/837-4511 Tr$8.2 Mil
Hd: William J. Livingston, AsstVP&TO
Leona Wavra, Csh&AsstVP

VALLEY TRUST COMPANY
(Operating at Valley Bank, Sun Prairie)
P.O. Box 109 53590
608/837-7373 Tr$627 Mil
(Trust Office of Valley Trust Company, Appleton)
OffMgr: Cheryl Shult, SrVP

Superior

MARSHALL & ILSLEY TRUST COMPANY
(Trust Service Office at M&I First National Bank of Superior)
1425 Tower Ave., P.O. Box 1029 54880
715/394-6611
Hd: Edward J. Donahoe, VP

NATIONAL BANK OF COMMERCE
1127 Tower Ave. 54880
715/394-5531
Hd: Joel S. Gates, Jr., Chmn&TO
TrOpers: Frayden V. Amundson, TO
Gwen T. Theien, TO

Tomah

FARMERS & MERCHANTS BANK
1001 Superior Ave. 54660
608/372-2126 Tr$14 Mil
TrOpers: Janeen K. Downing, AsstTO
Donald D. Kortbein, TO
Terry L. Winchel, TO
Richard Baumgarten, TO

Two Rivers

FIRST WISCONSIN TRUST COMPANY
(Trust Service Office at First Wisconsin Bank of Two Rivers)
1516 Washington St. 54241
414/793-5279
Jeffrey L. Johnson, VP&TO

Watertown

THE MARINE TRUST COMPANY, NatAssn
(Operating at Marine Bank West)
500 Main St., P.O. Box 498 53094
414/261-0616 Tr$2.9 Bil
(Trust Service Office of Milwaukee)
Hd: Larry T. Sarver

MARSHALL & ILSLEY TRUST COMPANY
(Trust Service Office at M&I Bank of Watertown)
P.O. Box 457 53094
414/261-7102
Hd: Robert W. Westrick, AsstVP

Waukesha

THE MARINE TRUST COMPANY,N.A.
235 W. Broadway, P.O. Box 1615 53186
(Service Office of Milwaukee)
Larry T. Sarver, VP&Mgr
PersTr: Thomas C. Iskalis, AsstVP
Nb: David J. Vetta, VP

WAUKESHA STATE BANK
P.O. Box 648 53187
414/549-8541 Tr$40 Mil
Hd: James C. Janikowski, TO
TDP: Paul McCaughy

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Wausau

CITIZENS BANK & TRUST
P.O. Box 59 54401
715/845-4301 Tr$17.5 Mil
Hd: D. J. Saindon, VP&TO

FIRST WISCONSIN TRUST COMPANY
(Trust Service Office at First Wisconsin National Bank of Wausau)
P.O. Box 2047 54401
715/848-3833
Gary R. Ratts, AsstVP

WISCONSIN VALLEY TRUST CO.
P.O. Box 209 54401
715/845-3121 Tr$225 Mil
Hd: John A. Malmberg, Pres
PersTr: David Guilliom, SrVP
CorpTr: James De Bauche, FVP
TrInv: Gerald A. Riskey, VP
EmplBen: Linda Bender, AsstVP
TrOpers: Susan Pfantz, TOpO
Nb: Thomas Batterman, AsstVP

West Bend

M&I FIRST NATIONAL BANK
P.O. Box 1980 53095
414/338-0611
Hd,CorpTr: R. T. Stephenson, SrVP&TO
PersTr: W. Dirk Hausmann, AsstVP&TO
TrInv,ComTrF: R. W. Schwenkner, VP&TO
EmplBen: M. F. Hron, VP&TO
TrOpers: M. A. Kandel, TOpO

THE MARINE TRUST COMPANY,NatAssn
(Operating at West Bend Marine Bank)
801 W. Washington St., P.O. Box 557 53095
414/338-2111 Tr$2.9 Bil
(Trust Service Office of Milwaukee)
Hd: C. Brad Zulke, AsstVP

Whitewater

COMMERCIAL BANK
200 S. Fremont St. 53190
414/473-5531
Jon D. Kachel, VP&TO

THE FIRST CITIZENS BANK
207 W. Main St. 53190
414/473-2112 Tr$6 Mil
Hd: James Caldwell, TO
Mardell A. Winter, TO

Wisconsin Rapids

COMMUNITY STATE BANK
(Service Office of La Crosse Trust Co., LaCrosse)

FIRST WISCONSIN TRUST COMPANY
(Trust Service Office at First National Bank of Wisconsin Rapids)
311 W. Grand Ave. 54494
715/424-1780
Steven M. Schaeffer, TO

WOOD COUNTY NATIONAL BANK
181 2nd St. S., P.O. Box 99 54494
715/423-7600 Tr$65 Mil
Hd, PersTr,TrInv,TrOpers: John L. Moffat, VP&TO
EmplBen: Thomas W. Cahill, VP&TO

Woodruff

VALLEY TRUST COMPANY
(Operating at Valley Bank at Minocqua/Woodruff)
P.O. Box 1140 54568
715/356-9511 Tr$627 Mil
(Trust Office of Valley Trust Company, Appleton)
OffMgr: Thomas C. Chase, AsstVP

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WYOMING

Buffalo

FIRST NATIONAL BANK
P.O. Box 400 82834
307/684-2211
Hd: George Schafer, VP&TO

WYOMING BANK & TRUST CO.
P.O. Box 950 82834
307/684-2201 Tr$1.2 Mil
Hd: Donald P. Kraen, Pres

Casper

FIRST INTERSTATE BANK OF CASPER,N.A.
P.O. Box 40 82602
307/235-4367 Tr$79.153 Mil
Hd: Donald J. Swanton, ExecVP&ExecTO
PersTr,CorpTr: Cathy Sears, VP&TO
TrInv,ComTrF,EmplBen: John McAteer, VP&TO
TrOpers: Linda Mundell, VP&TO

NORWEST BANK CASPER, N.A.
P.O. Box 2799 82602
307/266-1100 Tr$141 Mil
Hd: Dan W. Guerttman, SrVP&SrTO
PersTr: James R. Watson, VP&SrAdmO
Dick Munroe, VP&TO
Peter Toft, VP&TO
Dory Graf, AsstTO
Dae Nielsen, AsstTO
CorpTr: Pam Snell, AsstVP
TrInv,ComTrF: Greg Boal, IO
EmplBen: Kari Hix, AsstVP
TrOpers: Montie Ryan, TO
Nb: Thomas A. Ward, Jr., VP

NORWEST BANK OF WEST CASPER, N.A.
P.O. Box 2480 82602
307/234-1501
Hd: Tim Kuglar, AsstVP

★Cheyenne

AMERICAN NATIONAL BANK
1912 Capitol Ave., P.O. Box 1528 82001
307/634-2121 Tr$45 Mil
Hd,PersTr,CorpTr,TrInv: Mickey Zanoni, SrVP&SrTO
PersTr: Delores Mayorga, TO
TrOpers,TrInv,ComTrF: Dwight Morse, TO

FIRST WYOMING BANK,NatAssn, CHEYENNE
18th & Carey Ave. 82001
307/634-5961 Tr$28 Mil
Hd: R. Scott Murdock, SrVP&TO
PersTr: Doris Wagner, TrAdmin
CorpTr: Michael E. Bohl, VP&TO
TrOpers: Arlene J. Hamm, TO

NORWEST BANK CHEYENNE, N.A.
P.O. Box 1768 82001
307/634-3314 Tr$84 Mil
Hd: Dan W. Guerttman, SrVP
Nb: E. L. Patrick, SrVP-Tr
PersTr: LeRoy C. Harvey, VP&TO
CorpTr: Michael L. Walton, TrAdm
TrInv: Donald F. Rosenstein, TrInvO
ComTrF: Karen Beach, AsstAdm
EmplBen: Robert L. Whittenberg, TrAdm
TrOpers,TDP: Patricia L. Glennon, TOpO

Cody

FIRST WYOMING BANK-CODY
P.O. Box 2750 82414
307/587-2243 Tr$19 Mil
Hd: M. D. Ellis, TO
PersTr: L. M. Reidel, TO
TrInv: John Revolinski, FinCoun

Douglas

CONVERSE COUNTY BANK
P.O. Drawer 689 82633
307/358-5300 Tr$18 Mil
Hd: Keith E. Cowden, VP&TO
Richard Cuthbertson, AsstTO

Gillette

STOCKMEN'S BANK & TRUST CO.
P.O. Box 3004 82716
307/687-4470 Tr$80 Mil
Hd: James A. Dykes, VP&TO
TrOpers: Delores Warfield, AsstVP&TO
TDP: Essy Moser, TO

Jackson

JACKSON STATE BANK
P.O. Box 1788 83001
307/733-3737 Tr$2 Mil
Hd: Virginia Radford

Kemmerer

FIRST WYOMING BANK, KEMMERER
801 Pine Ave. 83101
307/877-4441 Tr$4.5 Mil
Tom Chinnock, Pres,CEO&TO
Mae Jean Julian, VP&TO

Lander

CENTRAL BANK & TRUST
P.O. Box 69 82520
307/332-4730 Tr$1 Mil
EmplBen,TrOpers: Bill VonHoltum, Pres

Laramie

FIRST INTERSTATE BANK OF LARAMIE,NatAssn
221 Ivinson Ave., P.O. Box 1307 82070
307/745-4874, Ext. 257 Tr$13 Mil
Hd: Donald L. Preston, VP&TO

FIRST WYOMING BANK,N.A.-LARAMIE
P.O. Box 160 82070
307/745-8881 Tr$6 Mil
Hd: Dick Van Pelt, Pres&TO
PersTr,CorpTr,TrInv,EmplBen,Nb: Michael E. Bohl, AsstTO
TrOpers,TDP: Emma Krafczik, AsstTO

Powell

AMERICAN NATIONAL BANK
P.O. Box 1007 82435
307/754-2283 Tr$1 Mil
Hd: P. C. McDermott, Pres
J. M. Peterson

Rawlins

RAWLINS NATIONAL BANK
P.O. Box 100 82301
307/324-2203 Tr$9.0 Mil
Hd: Jeff R. Thorpe, VP

Rock Springs

ROCK SPRINGS NATIONAL BANK
P.O. Box 880 82902
307/362-8801 Tr$1 Mil
Hd,PersTr,TrInv,ComTrF,EmplBen,Nb: Clarence Samuels
Hd,CorpTr,TrInv,ComTrF,EmplBen,Nb: John W. Hay, Jr.
TrOpers: James M. Bastalich, TO
TDP: Jack K. Robertson, AsstTO

Sheridan

FIRST INTERSTATE BANK OF SHERIDAN
P.O. Box 2007 82801
307/674-7411 Tr$65 Mil
Hd: Robert L. Ferril, TO
TrOpers: Mary Lou Sare, TrAdmO

FIRST WYOMING BANK-SHERIDAN
P.O. Box 9000 82801
307/674-4411 Tr$20 Mil
Hd: James Sparks, VP&TO
TrOpers: Beulah J. Fackenthill, AsstTO

CANADIAN TRUST INSTITUTIONS

For reader convenience, the following alphabetical listing shows the provinces in which head offices are located. Each head office lists cities in which branches are located. Branches are not listed separately.

ALBERTA

Calgary

COMMERCIAL TRUST CO., LTD.
409 8th Ave., SW, 2nd Fl. T2P 1E3
403/262-3017 Tr$194 Mil
Hd: Thomas S. Dobson, Pres

Edmonton

HERITAGE SAVINGS & TRUST CO.
10162 100 St. T5J OP5
403/421-7771
Hd: John S. Davediuk, VP-TrSvcs

NORTH WEST TRUST CO.
10201 Jasper Ave. T5J 3R3
403/420-6071 Tr/o$800 Mil
(Branches in Alta: Calgary, Camrose, Edmonton, Lethbridge, BC: New Westminster, Vancouver, Victoria; Man: Winnipeg; Sask: Regina, Saskatoon, Yorkton)

PRINCIPAL TRUST
2900 Principal Plaza
10303 Jasper Ave., P.O. Box 2425 T5J 2S8
403/421-2020 Tr$125 Mil
(Branches in Alta: Calgary, Edmonton; BC: Coquitlam, Kelowna, Vancouver, Victoria; Nfld: St. John's; NS: Halifax; Sask: Regina, Saskatoon)
Hd: John M. Cormie, Pres
Kenneth M. Marlin, Sec-Treas
Christa Pedracca, VP

Lethbridge

CENTRAL TRUST COMPANY
506 4th Ave., S. T1J 0N5
403/320-1233
Hd: R. G. Thompson, Mgr

BRITISH COLUMBIA

Vancouver

CANWEST TRUST COMPANY
595 Howe St. V6C 2T5
604/662-8330 Tr$110 Mil
(Branches in Alta: Calgary; BC: Vancouver (Kerrisdale), N. Vancouver, W. Vancouver, Victoria; Man: Winnipeg; Sask: Saskatoon)
Hd,TrOpers,Nb: Paul W. Trapp
PersTr: John B. Meyer
TDP: Liz Lloyd

FIRST CITY TRUST CO.
777 Hornby St. V62 1S4
604/688-9421 Tr$3 Bil
(Branches in Alta: Calgary, Edmonton; BC: Vancouver, Victoria; Alberta: Calgary, Edmonton; Man: Brandon, Winnipeg; NS: Halifax; Ont: Brampton, Brantford, Burlington, Guelph, Hamilton, Kitchener, London, Ottawa, St. Catherine's, Toronto, Windsor; Que: Montreal; Sask: Regina & Saskatoon)

YORKSHIRE TRUST CO.
1100 Melville St.
604/685-3711 Tr$461 Mil
(Branches in Alta: Calgary, B. Hill, Mgr; Edmonton, D. Summers; Mgr, BC: Victoria, R. A. Davison, Mgr)
Hd: K. E. Briggs, AsstGMTrSvcs
PersTr: P. Sawchuk
CorpTr: R. Johnstone, CTO
TrInv: J. Stewart
EmplBen: P. Hazell, AsstGenMgr

MANITOBA

Winnipeg

CORONET TRUST
104-386 Broadway R3C 0V6
204/944-8758 Tr/o$1 Mil
Hd: Mrs. Ester Sintson, Mgr
R. D. Evans, Pres

INVESTORS GROUP TRUST CO., LTD.
280 Broadway R3C 3B6
204/949-8488 Tr$3 Bil
Hd: C. F. Schmidt
TrInv,ComTrF: R. E. Archer
EmplBen,Nb: B. V. Jones
TrOpers: M. Proch

Discretionary Trust Assets: This figure should reflect the market value of employee benefit, personal trusts, estates, and managed agencies over which each institution exercises investment discretion as reported to the F.D.I.C. on the "Annual Report of Trust Assets".

NOVA SCOTIA

Halifax

ATLANTIC TRUST COMPANY OF CANADA
P.O. Box 2224 B3J 3C4
902/422-1701 Tr$25 Mil
(Branch in Wolfville)
Hd,PersTr,CorpTr,Nb: R. F. Redgrave, LL.B.
TrInv: Robert J. Power

CENTRAL TRUST COMPANY
Central Trust Tower, 1801 Hollis St.
P.O. Box 2343 B3J 3C8
902/420-2000
(Branches in Alta: Calgary; BC: Vancouver, Victoria; NB: Fredericton, Moncton, Saint John; NS: Amherst, Halifax; Ont: London, Toronto, Windsor; Quebec: Montreal)
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CorpTrSvcs: Greg H. Eby, VP
CorpTrDev: G. Wilfred Fern, VP

ONTARIO

Toronto

CANADA TRUST CO.
320 Bay St. M5H 2P6
416/361-8600 Tr$6.0 Bil
(Branches in Alta: Calgary, Edmonton; BC: Vancouver, Victoria; Man: Winnipeg; NB: Saint John; Nfld: St. John's; NS: Halifax; Ont: Brantford, Hamilton, Kitchener, London, Ottawa, Toronto, Windsor; Woodstock; PEI: Charlottetown; Que: Montreal; Sask: Regina, Saskatoon)
TrSvcs: C. Currie, ExecVP
PersTrSvcs: G. B. Clapperton, SrVP
PensTrSvcs: P. A. Heiland, VP
CorpTrSvcs: J. P. McClocklin, VP
ET&AInv: F. Friesen, NatMgr
CorpRelat: L. O'Brian, VP
TrSupSvcs: D. Bethell, VP
NatlSls,PersTr: P. C. Elcombe, AsstVP
NatlSls,PenTr: R. LaForce, VP
NatlSls,CorpTr: H. Dukes, AsstVP

THE CANADA TRUST CO.
110 Yonge St. M5C 1T4
416/869-6267
Mgr: Tom Gregoriades

ONTARIO (Cont'd)

Toronto (Cont'd)

CENTRAL TRUST COMPANY
1 First Canadian Place, P.O. Box 38 M5X 1G4
416/364-4400
(Head Office in Halifax, N.S. Branches in Alta, BC, Man, NS, NB, Nfld, Ont, PEI, Que)
Harold T. Martin, SrVP

GUARANTY TRUST CO. OF CANADA
366 Bay St. M5H 2W5
416/975-4500 Tr$5.1 Bil
(Branches in Alta: Calgary; BC: Vancouver; Man: Winnipeg; Ont: Ottawa, Toronto; Que: Montreal; Sask: Regina. Over 50 banking branches in other locations)
Hd,ConsSvcs: R. W. Crecelius, SrVp
Hd,PersFinSvcs: R. A. Thompson, VP
PersFin&InvSvcs: J. J. Cameron, AsstVP
Hd,CorpSvcs: W. L. Cochrane, SrVP
ClntSvcs: W. E. Brolly, VP
TrInv: P. De Auer, VP
TrOpers: Judith Corbett, SrMgr
Sls,CorpSvcs: Douglas Wannamaker, VP

THE INTERNATIONAL TRUST COMPANY
Royal Bank Plaza, N. Tower
P.O. Box 75 M5J 2J2
416/865-0515 Tr$2.5 Bil
Hd: Ed A. Robinson, ExecVP
PersTr,CorpTr,TrInv,ComTrF: Bill Pascoe, VP
TrOpers: Walt Harrower
Nb: C. A. Gunn, VP
TDP: A. Bunkis, VP
Ed Osler, VP

NATIONAL TRUST COMPANY
21 King Street M5C 1B3
416/361-4000 Tr$22 Mil
(Branches in Alta: Calgary, Camrose, Edmonton, Lethbrige, Lloydminster & Red Deer; BC: Vancouver, Burnaby, Kamloops, Kerrisdale, Victoria; Man: Winnipeg; Sask: Regina; Ont & Que: Agincourt, Ajax, Alliston, Aylmer, Barrie, Belleville, Bowmanville, Bramalea, Brampton, Brantford, Brockville, Burlington, Cannington, Chatham, Cobourg, Collingwood, Exeter, Goderich, Guelph, Hamilton, Hanover, Huntsville, Kincardine, Kingston, Kitchener, Leamington, Lindsay, Listowel, London, Markham, Meaford, Milton, Mitchell, Mississauga, Montreal, Mount Forest, Newmarket, North Bay, Orangeville, Orillia, Oshawa, Ottawa, Owen Sound, Peterborough, Pickering, Port Credit, Port Elgin, Renfrew, Richmond Hill, St. Catharines, St. Marys, Sarnia, Scarborough, Simcoe, Smith Falls, Stratford, Thorold, Tillsonburg, Toronto, Trenton, Wallaceburg, Whitby & Windsor)
Hd,ComTrF,Nb: T. M. Kalvik, SrVP-CorpTrSls&Svcs
PersTr: R. E. Jarman, VP-PersTr
CorpTr: C. Duncan, VP-CorpTrSvcs
TrInv: D. Baillie, ExecVP-Inv
EmplBen: Paul Lewis, VP-EmplBen
TrOpers: W. J. Switzer, SrVP-TrOps
TDP: G. R. Clayton, ExecVP-SuppSvcs

PREMIER TRUST CO.
1155 Yonge St. M4T 1W2
416/964-1124
Hd: Bryan Mehlenbacher, SrVP&GenMgr

ROYAL TRUST CORPORATION OF CANADA
Executive Office
Royal Trust Tower
P.O. Box 7500 Station A M5W 1P9
416/864-7000
(Branches in Alta: Calgary, Edmonton, Lethbridge, Medicine Hat, Red Deer; BC: Kamloops, Kelowna, Nanaimo, Vancouver, Victoria, Man: Winnipeg; NB: Fredericton, Moncton, Saint John; Nfld: St. John's; NS: Halifax; Ont: Belleville, Brantford, Burlington, Cambridge, Chatham, Forest, Guelph, Hamilton, Kingston, Kitchener, Leamington, London, Niagara Falls, Mississauga, Oakville, Oshawa, Ottawa, Peterborough, Petrolia, St. Catharines, St. Thomas, Sarnia, Sault St. Marie, Strathroy, Thornhill, Thunder Bay, Toronto, Waterloo, Windsor, Woodstock; PEI: Charlottetown; Sask: Regina, Saskatoon)
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CorpFinSvcs: D. Murray Wallace, ExecVP-CFS
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Opers: David R. Cooper, SrVP-PSF
Opers: David W. S. Dunlop, SrVP-CFS
Contr,ChFinO: Barry A. Henstock, SrVP
GenCoun: William J. Inwood, SrVP
Mktg: Charles F. Macfarlane, SrVP-PFS
TreasCorpLend: Ian A. C. McCallum, SrVP-CFS
Sales: Denis H. Nixon, SrVP-PFS
ChRepJapan: G. Roger Otley, SrVP-CFS
Human Resources: E. Courtney Pratt, SrVP
InfoSystems: Paul F. Starita, SrVP-PFS
PersCredit: Philip a. Armstrong, VP-PFS
Invmts: Paul K. Bates, VP-PFS
Pen&CustSvcs: M. Fraser Blakely, VP-CFS
IntnlTreasLend: M. Milne Breakwell, VP-CFS
Pacific Reg: John A. Burleton, VP-PSF
Mid-WesternReg: Sam G. Cukierman, VP-PSF
PacificReg: Douglas J. Dersch, VP-CFS
AtlanticReg: Murray H. Dittburner, VP-PFS
CorpInvAssocs: Stephen J. Donihee, VP-CFS
FundsOpers: Jack H. England, VP-PFS
CorpAcctg: James A. C. Ferenbach, VP
IntnlSvcs: Malcolm G. Gates, VP
PersBnkg: Cellie C. Gonsalves, VP-PFS
CentOntReg: William D. Gordon, VP-PFS
WesternReg: Robert Hamilton, VP-CFS
EasternOntReg: John E. Harley, VP-PFS
LendOpers: Jacques G. Lebeuf, VP-PFS
AlbertaReg: David S. Mellor, VP-PFS
CorpLend: D. F. (Ted) Milner, VP
CorpTrSvcs: William J. Noble, VP-CFS
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Mktg: Arnold H. Stoller, VP-PFS
Sales: Mary Taylor, VP-PFS
PropInv: H. Thomas Tucker, VP-CFS
Treasury: Richard P. Vaillancourt, VP-CFS
SystemsDev: Mike A. Velshi, VP-PFS
CorpTrRelations: George Wiebe, VP-CFS
CorpSec: Nicolas W. R. Burbidge
PFS: Personal Financial Services
CFS: Corporate Financial Services

ROYAL TRUSTCO LIMITED
National and Executive Offices
Royal Trust Tower
P.O. Box 7500 Station A M5W 1P9
416/864-7000
Subsidiaries in Canada: The Royal Trust Company, Montreal; Royal Trust Corporation of Canada, Toronto; The Royal Trust Company Mortgage Corporation, Toronto; Royal Trust Energy Corporation Calgary
OFFICERS:
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J. Trevor Eyton, Q. C., DeputyChmBd
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CorpFin: Laurent M. Joly, SrVP
Mktg: Charles F. Macfarlane, SrVP-PFS
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InfoSystems: Paul F. Starita, SrVP
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CorpAcctg: James A. C. Ferenbach, VP
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Comp&Staff: B. V. (Dan) Marmash, VP
FacilMgmt: F. Sandy Milligan, VP
AssocGenCoun: John R. Moffat, VP
PublicAffairs: Sheila J. Robb, VP
Taxation: V. Ruiter, VP
CorpSec: Nicolas W. R. Burbidge
PFS: Personal Financial Services
CFS: Corporate Financial Services

STANDARD TRUST COMPANY
69 Yonge St. Ste. 200 M5E 1K3
416/868-6900 Tr$142.6 Mil
Hd: James Wood, VP

STERLING TRUST CORP.
220 Bay St. M5J 2K8
416/364-7495 Tr$235 Mil (Book)
(Branches in Ont: Barrie, Hamilton & London)
Hd: P. Patteson, VP
PersTr: Robert Chamilliard, Mgr
CorpTr,TrInv,ComTrF,EmplBen: Colin Haddock, VP-Fin
TrOpers,Nb: Terry Finn, TrDevO

QUEBEC

Montreal

FIDUCIE DU QUEBEC
1 Complexe Desjardins, 14th Fl.
P.B. 34, Desjardins Station H5B 1E4
514/286-5824 Tr$10.1 Bil
(Branches in Que: Anjou, Brossard, Chicoutimi, Hull, Lasalle, Laval, Longueuil, Montreal, Quebec City & Sainte-Foy, Sherbrooke)
A. H. Herbert, Pres
Raymond A. Reid, ExecVP
Jacques V. Goyer, VP-FinSvcs
Denis Jodoin, VP-InvSvcs
Bernard Larue, VP-Fin&Treas
Yvan Drouin, VP-Comp
Jacques Robillard, VP-Personnel
Guy Vallee, VP-Tr&LegSvcs&Sec
PersTr,CorpTr,TrOpers,Nb: Jean Pierre Tremblay, Mgr
ComTrF: Paul Robillard, Mgr
TrInv: Denis Jodoin, VP
EmplBen: Jacques Robillard, Mgr
TDP: Andre Daoust, Mgr

GENERAL TRUST OF CANADA
1100 University St. H3B 2G7
514/871-7100 Tr$5.2 Bil
(Branches in Que: Anjou, Brossard, Carre Gouin, Montreal, Chicoutimi, Hull, Jonquiere, Laval, Levis, Outremont, Montreal/University, Place Fleur de Lys, Quebec, Pointe-Claire, Quebec, Rimouski/Sept-Iles, Trois-Rivieres, Montreal/Place Ville-Marie, Ville LaSalle, Ville Mont-Royal/Centre Rockland. Subsidiaries: Sherbrooke Trust, Que; Sterling Trust, Ont)
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PersTr: Normand Laroche
CorpTr: Andre Rolland
TrInv: Pierre Brodeur
ComTrF: Yvon Theriault
EmplBen: Louis Ronceau
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